

State: District of Columbia
TOI/Sub-TOI: 23.0 Fidelity/23.0000 Fidelity
Product Name: Crime Protection Policy
Project Name/Number: Fidelity - Crime Protection Policy/BHSIC-CPR-15

Filing Company: Berkshire Hathaway Specialty Insurance Company

Filing at a Glance

Company: Berkshire Hathaway Specialty Insurance Company
Product Name: Crime Protection Policy
State: District of Columbia
TOI: 23.0 Fidelity
Sub-TOI: 23.0000 Fidelity
Filing Type: Rate/Rule
Date Submitted: 09/03/2015
SERFF Tr Num: REGU-130231224
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: BHSIC-CPR-15

Effective Date: 09/05/2015
Requested (New):
Effective Date: 09/05/2015
Requested (Renewal):
Author(s): Jeremy Battles, Jason Graciolett
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

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General Information

Project Name: Fidelity - Crime Protection Policy
Project Number: BHSIC-CPR-15
Reference Organization:
Reference Title:
Filing Status Changed: 09/03/2015
State Status Changed:
Created By: Jason Graciolett
Corresponding Filing Tracking Number: REGU-130231221

Status of Filing in Domicile: Authorized
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Jason Graciolett

Filing Description:

Berkshire Hathaway Specialty Insurance Company (BHSIC), a member of the Surety and Fidelity Association of America (SFAA), is submitting rates and rules for its new Crime Protection Policy product.

This new program filing introduces the company's proprietary Crime Protection Policy – Countrywide Rating Plan.

The corresponding forms filing has been submitted separately, as required.

Enclosed for your review are the following:

- Crime Protection Policy – Countrywide Rating Plan
- Supporting Documentation

We ask that this filing become effective September 5, 2015.

Company and Contact

Filing Contact Information

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Filing Company Information

(This filing was made by a third party - insuranceregulatoryconsultantsllc)

Berkshire Hathaway Specialty Insurance Company	CoCode: 22276	State of Domicile: Nebraska
3024 Harney Street	Group Code: 31	Company Type: Stock
Omaha, NE 68131	Group Name: Berkshire Hathaway	State ID Number:
(402) 916-3000 ext. [Phone]	FEIN Number: 63-0202590	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	REGU-130231224	State Tracking #:		Company Tracking #:	BHSIC-CPR-15
State:	District of Columbia	Filing Company:	Berkshire Hathaway Specialty Insurance Company		
TOI/Sub-TOI:	23.0 Fidelity/23.0000 Fidelity				
Product Name:	Crime Protection Policy				
Project Name/Number:	Fidelity - Crime Protection Policy/BHSIC-CPR-15				

Rate Information

Rate data does NOT apply to filing.

State:	District of Columbia	Filing Company:	Berkshire Hathaway Specialty Insurance Company
TOI/Sub-TOI:	23.0 Fidelity/23.0000 Fidelity		
Product Name:	Crime Protection Policy		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Crime Protection Policy - Countrywide Rating Plan	Pages 1-45	New		Commercial Fidelity Rating Plan (Final).pdf

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

Premium Calculation

The Crime Protection Policy premium is calculated as follows:

- (A) Employee Dishonesty Loss Cost = Base Loss Cost (Section A.1) * Industry Factor (Section A.2) * Increased Limit Factor (Section A.3) * Deductible Factor (Section A.4) * Rating Modifiers (Section A.5-A.18)
- (B) Forgery or Alteration Loss Cost = Base Loss Cost (Section B.1) * Deductible Factor (Section B.2) * Internal Controls Modifier (Section B.3)
- (C) Inside the Premises Loss Cost = Base Loss Cost (Section C.1) * Increased Limit Factor (Section C.2) * Deductible Factor (Section C.3) * Internal Controls Modifier (Section C.4)
- (D) Outside the Premises Loss Cost = Base Loss Cost (Section D.1) * Increased Limit Factor (Section D.2) * Deductible Factor (Section D.3) * Internal Controls Modifier (Section D.4)
- (E) Computer Fraud Loss Cost = Base Loss Cost (Section E.1) * Increased Limit Factor (Section E.2) * Deductible Factor (Section E.3) * Internal Controls Modifier (Section E.4)
- (F) Money Orders and Counterfeit Paper Currency Loss Cost = Base Loss Cost (Section F.1) * Deductible Factor (Section F.2) * Internal Controls Modifier (Section F.3)
- (G) Client Property Endorsement Factor
- (H) Credit Card Endorsement Loss Cost = Base Loss Cost (Section H.1) * Deductible Factor (Section H.2) * Internal Controls Modifier (Section H.3)
- (I) Expense Endorsement Factor
- (J) Funds Transfer Fraud Endorsement Loss Cost = Base Loss Cost (Section J.1.A) * Sales Modifier (Section J.1.B) * Increased Limit Factor (Section J.2) * Deductible Factor (Section J.3) * Internal Controls Modifier (Section J.4)
- (K) Expansive/Restrictive Endorsement Factor (Section K)
- (L) Policy Length Adjustment Mod (Section L)
- (M) Final Premium = $\{[(A)*(G) + (B) + (C) + (D) + (E) + (F) + (H) + (J)] * (I) * (K) * (L)\} / (1 - 15\% - \text{Commission}\%)$, rounded to the nearest dollar

RATING RULES

A. EMPLOYEE DISHONESTY COVERAGE Insuring Clause 1

Determine the appropriate base loss cost according to the Insured's revenues below. The factors in the following charts should be applied multiplicatively to these base loss costs.

1. Base Loss Costs

Revenue is defined as the insured's prospective policy year gross revenue.

Revenues			Base Loss Cost
\$0	-	\$99,999	\$917.80
\$100,000	-	\$1,499,999	\$1,235.50
\$1,500,000	-	\$4,999,999	\$1,482.60
\$5,000,000	-	\$9,999,999	\$1,694.40
\$10,000,000	-	\$14,999,999	\$1,888.55
\$15,000,000	-	\$19,999,999	\$2,065.05
\$20,000,000	-	\$24,999,999	\$2,223.90
\$25,000,000	-	\$34,999,999	\$2,471.00
\$35,000,000	-	\$49,999,999	\$2,682.80
\$50,000,000	-	\$74,999,999	\$2,894.60
\$75,000,000	-	\$99,999,999	\$3,071.10
\$100,000,000	-	\$149,999,999	\$3,388.80
\$150,000,000	-	\$249,999,999	\$3,883.00
\$250,000,000	-	\$349,999,999	\$4,236.00
\$350,000,000	-	\$499,999,999	\$4,730.20
\$500,000,000	-	\$749,999,999	\$5,506.80
\$750,000,000	-	\$999,999,999	\$6,212.80

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

For insured with revenues greater than or equal to \$1B and less than \$10B, the base loss cost is calculated using the following formula:

$$\$6,212.80 + (\text{Revenue} - \$1\text{B}) / \$1\text{M} * \$2.5416$$

For insured with revenues greater than or equal to \$10B and less than \$25B, the base loss cost is calculated using the following formula:

$$\$29,087.20 + (\text{Revenue} - \$10\text{B}) / \$1\text{M} * \$2.2592$$

For insured with revenues greater than \$25B, the base loss cost is calculated using the following formula:

$$\$62,975.20 + (\text{Revenue} - \$25\text{B}) / \$1\text{M} * \$1.9415$$

2. Industry Factors

The following modifiers based on the insured's industry are applicable:

Description	SIC	Factor
WHEAT	111	0.75 -1.25
RICE	112	0.75 -1.25
CORN	115	0.75 -1.25
SOYBEANS	116	0.75 -1.25
CASH GRAINS, NEC	119	0.75 -1.25
COTTON	131	0.75 -1.25
TOBACCO	132	0.75 -1.25
SUGARCANE AND SUGAR BEETS	133	0.75 -1.25
IRISH POTATOES	134	0.75 -1.25
FIELD CROPS, EXCEPT CASH GRAINS, NEC	139	0.75 -1.25
VEGETABLES AND MELONS	161	0.75 -1.25
BERRY CROPS	171	0.75 -1.25
GRAPES	172	0.75 -1.25
TREE NUTS	173	0.75 -1.25
CITRUS FRUITS	174	0.75 -1.25
DECIDUOUS TREE FRUITS	175	0.75 -1.25
FRUITS AND TREE NUTS, NEC	179	0.75 -1.25
ORNAMENTAL NURSERY PRODUCTS	181	0.75 -1.25
FOOD CROPS GROWN UNDER COVER	182	0.75 -1.25
GENERAL FARMS, PRIMARILY CROP	191	0.75 -1.25
BEEF CATTLE FEEDLOTS	211	0.75 -1.25
BEEF CATTLE, EXCEPT FEEDLOTS	212	0.75 -1.25
HOGS	213	0.75 -1.25
SHEEP AND GOATS	214	0.75 -1.25
GENERAL LIVESTOCK, NEC	219	0.75 -1.25
DAIRY FARMS	241	0.75 -1.25
BROILER, FRYER, AND ROASTER CHICKENS	251	0.75 -1.25
CHICKEN EGGS	252	0.75 -1.25
TURKEYS AND TURKEY EGGS	253	0.75 -1.25
POULTRY HATCHERIES	254	0.75 -1.25

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

POULTRY AND EGGS, NEC	259	0.75 -1.25
FUR-BEARING ANIMALS AND RABBITS	271	0.75 -1.25
HORSES AND OTHER EQUINES	272	0.75 -1.25
ANIMAL AQUACULTURE	273	0.75 -1.25
ANIMAL SPECIALTIES, NEC	279	0.75 -1.25
GENERAL FARMS, PRIMARILY ANIMAL	291	0.75 -1.25
SOIL PREPARATION SERVICES	711	0.75 -1.25
CROP PLANTING AND PROTECTING	721	0.75 -1.25
CROP HARVESTING	722	0.75 -1.25
CROP PREPARATION SERVICES FOR MARKET	723	0.75 -1.25
COTTON GINNING	724	0.75 -1.25
VETERINARY SERVICES FOR LIVESTOCK	741	0.75 -1.25
VETERINARY SERVICES, SPECIALTIES	742	0.75 -1.25
LIVESTOCK SERVICES, EXC. VETERINARY	751	0.75 -1.25
ANIMAL SPECIALTY SERVICES	752	0.75 -1.25
FARM LABOR CONTRACTORS	761	0.75 -1.25
FARM MANAGEMENT SERVICES	762	0.75 -1.25
LANDSCAPE COUNSELING AND PLANNING	781	0.75 -1.25
LAWN AND GARDEN SERVICES	782	0.75 -1.25
ORNAMENTAL SHRUB AND TREE SERVICES	783	0.75 -1.25
TIMBER TRACTS	811	0.75 -1.25
FOREST PRODUCTS	831	0.75 -1.25
FORESTRY SERVICES	851	0.75 -1.25
FINFISH	912	0.75 -1.25
SHELLFISH	913	0.75 -1.25
MISCELLANEOUS MARINE PRODUCTS	919	0.75 -1.25
FISH HATCHERIES AND PRESERVES	921	0.75 -1.25
HUNTING, TRAPPING, GAME PROPAGATION	971	0.75 -1.25
IRON ORES	1011	0.75 -1.25
COPPER ORES	1021	0.75 -1.25
LEAD AND ZINC ORES	1031	0.75 -1.25
GOLD ORES	1041	0.75 -1.25
SILVER ORES	1044	0.75 -1.25
FERROALLOY ORES, EXCEPT VANADIUM	1061	0.75 -1.25
METAL MINING SERVICES	1081	0.75 -1.25
URANIUM-RADIUM-VANADIUM ORES	1094	0.75 -1.25
METAL ORES, NEC	1099	0.75 -1.25
BITUMINOUS COAL AND LIGNITE - SURFACE	1221	0.75 -1.25
BITUMINOUS COAL - UNDERGROUND	1222	0.75 -1.25
ANTHRACITE MINING	1231	0.75 -1.25
COAL MINING SERVICES	1241	0.75 -1.25

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

CRUDE PETROLEUM AND NATURAL GAS	1311	0.75 -1.25
NATURAL GAS LIQUIDS	1321	0.75 -1.25
DRILLING OIL AND GAS WELLS	1381	0.75 -1.25
OIL AND GAS EXPLORATION SERVICES	1382	0.75 -1.25
OIL AND GAS FIELD SERVICES, NEC	1389	0.75 -1.25
DIMENSION STONE	1411	0.75 -1.25
CRUSHED AND BROKEN LIMESTONE	1422	0.75 -1.25
CRUSHED AND BROKEN GRANITE	1423	0.75 -1.25
CRUSHED AND BROKEN STONE, NEC	1429	0.75 -1.25
CONSTRUCTION SAND AND GRAVEL	1442	0.75 -1.25
INDUSTRIAL SAND	1446	0.75 -1.25
KAOLIN AND BALL CLAY	1455	0.75 -1.25
CLAY AND RELATED MINERALS, NEC	1459	0.75 -1.25
POTASH, SODA, AND BORATE MINERALS	1474	0.75 -1.25
PHOSPHATE ROCK	1475	0.75 -1.25
CHEMICAL AND FERTILIZER MINING, NEC	1479	0.75 -1.25
NONMETALLIC MINERALS SERVICES	1481	0.75 -1.25
MISCELLANEOUS NONMETALLIC MINERALS	1499	0.75 -1.25
SINGLE-FAMILY HOUSING CONSTRUCTION	1521	0.90 -1.40
RESIDENTIAL CONSTRUCTION, NEC	1522	0.90 -1.40
OPERATIVE BUILDERS	1531	0.90 -1.40
INDUSTRIAL BUILDINGS AND WAREHOUSES	1541	0.90 -1.40
NONRESIDENTIAL CONSTRUCTION, NEC	1542	0.90 -1.40
HIGHWAY AND STREET CONSTRUCTION	1611	0.90 -1.40
BRIDGE, TUNNEL, & ELEVATED HIGHWAY	1622	0.90 -1.40
WATER, SEWER, AND UTILITY LINES	1623	0.90 -1.40
HEAVY CONSTRUCTION, NEC	1629	0.90 -1.40
PLUMBING, HEATING, AIR-CONDITIONING	1711	0.90 -1.40
PAINTING AND PAPER HANGING	1721	0.90 -1.40
ELECTRICAL WORK	1731	0.90 -1.40
MASONRY AND OTHER STONework	1741	0.90 -1.40
PLASTERING, DRYWALL, AND INSULATION	1742	0.90 -1.40
TERRAZZO, TILE, MARBLE, MOSAIC WORK	1743	0.90 -1.40
CARPENTRY WORK	1751	0.90 -1.40
FLOOR LAYING AND FLOOR WORK, NEC	1752	0.90 -1.40
ROOFING, SIDING, AND SHEET METAL WORK	1761	0.90 -1.40
CONCRETE WORK	1771	0.90 -1.40
WATER WELL DRILLING	1781	0.90 -1.40
STRUCTURAL STEEL ERECTION	1791	0.90 -1.40
GLASS AND GLAZING WORK	1793	0.90 -1.40
EXCAVATION WORK	1794	0.90 -1.40

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

WRECKING AND DEMOLITION WORK	1795	0.90 -1.40
INSTALLING BUILDING EQUIPMENT, NEC	1796	0.90 -1.40
SPECIAL TRADE CONTRACTORS, NEC	1799	0.90 -1.40
MEAT PACKING PLANTS	2011	1.50 - 2.00
SAUSAGES AND OTHER PREPARED MEATS	2013	1.50 - 2.00
POULTRY SLAUGHTERING AND PROCESSING	2015	1.50 - 2.00
CREAMERY BUTTER	2021	1.50 - 2.00
CHEESE, NATURAL AND PROCESSED	2022	1.50 - 2.00
DRY, CONDENSED, EVAPORATED PRODUCTS	2023	1.50 - 2.00
ICE CREAM AND FROZEN DESSERTS	2024	1.50 - 2.00
FLUID MILK	2026	1.50 - 2.00
CANNED SPECIALTIES	2032	1.50 - 2.00
CANNED FRUITS AND VEGETABLES	2033	1.50 - 2.00
DEHYDRATED FRUITS, VEGETABLES, SOUPS	2034	1.50 - 2.00
PICKLES, SAUCES, AND SALAD DRESSINGS	2035	1.50 - 2.00
FROZEN FRUITS AND VEGETABLES	2037	1.50 - 2.00
FROZEN SPECIALTIES, NEC	2038	1.50 - 2.00
FLOUR AND OTHER GRAIN MILL PRODUCTS	2041	1.50 - 2.00
CEREAL BREAKFAST FOODS	2043	1.50 - 2.00
RICE MILLING	2044	1.50 - 2.00
PREPARED FLOUR MIXES AND DOUGHS	2045	1.50 - 2.00
WET CORN MILLING	2046	1.50 - 2.00
DOG AND CAT FOOD	2047	1.50 - 2.00
PREPARED FEEDS, NEC	2048	1.50 - 2.00
BREAD, CAKE, AND RELATED PRODUCTS	2051	1.50 - 2.00
COOKIES AND CRACKERS	2052	1.50 - 2.00
FROZEN BAKERY PRODUCTS, EXCEPT BREAD	2053	1.50 - 2.00
RAW CANE SUGAR	2061	1.50 - 2.00
CANE SUGAR REFINING	2062	1.50 - 2.00
BEET SUGAR	2063	1.50 - 2.00
CANDY & OTHER CONFECTIONERY PRODUCTS	2064	1.50 - 2.00
CHOCOLATE AND COCOA PRODUCTS	2066	1.50 - 2.00
CHEWING GUM	2067	1.50 - 2.00
SALTED AND ROASTED NUTS AND SEEDS	2068	1.50 - 2.00
COTTONSEED OIL MILLS	2074	1.50 - 2.00
SOYBEAN OIL MILLS	2075	1.50 - 2.00
VEGETABLE OIL MILLS, NEC	2076	1.50 - 2.00
ANIMAL AND MARINE FATS AND OILS	2077	1.50 - 2.00
EDIBLE FATS AND OILS, NEC	2079	1.50 - 2.00
MALT BEVERAGES	2082	1.50 - 2.00
MALT	2083	1.50 - 2.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

WINES, BRANDY, AND BRANDY SPIRITS	2084	1.50 - 2.00
DISTILLED AND BLENDED LIQUORS	2085	1.50 - 2.00
BOTTLED AND CANNED SOFT DRINKS	2086	1.50 - 2.00
FLAVORING EXTRACTS AND SYRUPS, NEC	2087	1.50 - 2.00
CANNED AND CURED FISH AND SEAFOODS	2091	1.50 - 2.00
FRESH OR FROZEN PREPARED FISH	2092	1.50 - 2.00
ROASTED COFFEE	2095	1.50 - 2.00
POTATO CHIPS AND SIMILAR SNACKS	2096	1.50 - 2.00
MANUFACTURED ICE	2097	1.50 - 2.00
MACARONI AND SPAGHETTI	2098	1.50 - 2.00
FOOD PREPARATIONS, NEC	2099	1.50 - 2.00
CIGARETTES	2111	1.50 - 2.00
CIGARS	2121	1.50 - 2.00
CHEWING AND SMOKING TOBACCO	2131	1.50 - 2.00
TOBACCO STEMMING AND REDRYING	2141	1.50 - 2.00
BROADWOVEN FABRIC MILLS, COTTON	2211	0.75 - 1.25
BROADWOVEN FABRIC MILLS, MANMADE	2221	0.75 - 1.25
BROADWOVEN FABRIC MILLS, WOOL	2231	0.75 - 1.25
NARROW FABRIC MILLS	2241	0.75 - 1.25
WOMEN'S HOSIERY, EXCEPT SOCKS	2251	0.75 - 1.25
HOSIERY, NEC	2252	0.75 - 1.25
KNIT OUTERWEAR MILLS	2253	0.75 - 1.25
KNIT UNDERWEAR MILLS	2254	0.75 - 1.25
WEFT KNIT FABRIC MILLS	2257	0.75 - 1.25
LACE & WARP KNIT FABRIC MILLS	2258	0.75 - 1.25
KNITTING MILLS, NEC	2259	0.75 - 1.25
FINISHING PLANTS, COTTON	2261	0.75 - 1.25
FINISHING PLANTS, MANMADE	2262	0.75 - 1.25
FINISHING PLANTS, NEC	2269	0.75 - 1.25
CARPETS AND RUGS	2273	0.75 - 1.25
YARN SPINNING MILLS	2281	0.75 - 1.25
THROWING AND WINDING MILLS	2282	0.75 - 1.25
THREAD MILLS	2284	0.75 - 1.25
COATED FABRICS, NOT RUBBERIZED	2295	0.75 - 1.25
TIRE CORD AND FABRICS	2296	0.75 - 1.25
NONWOVEN FABRICS	2297	0.75 - 1.25
CORDAGE AND TWINE	2298	0.75 - 1.25
TEXTILE GOODS, NEC	2299	0.75 - 1.25
MEN'S AND BOYS' SUITS AND COATS	2311	1.50 - 2.00
MEN'S AND BOYS' SHIRTS	2321	1.50 - 2.00
MEN'S & BOYS' UNDERWEAR & NIGHTWEAR	2322	1.50 - 2.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

MEN'S AND BOYS' NECKWEAR	2323	1.50 - 2.00
MEN'S AND BOYS' TROUSERS AND SLACKS	2325	1.50 - 2.00
MEN'S AND BOYS' WORK CLOTHING	2326	1.50 - 2.00
MEN'S AND BOYS' CLOTHING, NEC	2329	1.50 - 2.00
WOMEN'S & MISSES' BLOUSES & SHIRTS	2331	1.50 - 2.00
WOMEN'S, JUNIOR'S, & MISSES' DRESSES	2335	1.50 - 2.00
WOMEN'S AND MISSES' SUITS AND COATS	2337	1.50 - 2.00
WOMEN'S AND MISSES' OUTERWEAR, NEC	2339	1.50 - 2.00
WOMEN'S AND CHILDREN'S UNDERWEAR	2341	1.50 - 2.00
BRAS, GIRDLES, AND ALLIED GARMENTS	2342	1.50 - 2.00
HATS, CAPS, AND MILLINERY	2353	1.50 - 2.00
GIRLS' & CHILDREN'S DRESSES, BLOUSES	2361	1.50 - 2.00
GIRLS' AND CHILDREN'S OUTERWEAR, NEC	2369	1.50 - 2.00
FUR GOODS	2371	1.50 - 2.00
FABRIC DRESS AND WORK GLOVES	2381	1.50 - 2.00
ROBES AND DRESSING GOWNS	2384	1.50 - 2.00
WATERPROOF OUTERWEAR	2385	1.50 - 2.00
LEATHER AND SHEEP-LINED CLOTHING	2386	1.50 - 2.00
APPAREL BELTS	2387	1.50 - 2.00
APPAREL AND ACCESSORIES, NEC	2389	1.50 - 2.00
CURTAINS AND DRAPERIES	2391	1.50 - 2.00
HOUSEFURNISHINGS, NEC	2392	1.50 - 2.00
TEXTILE BAGS	2393	1.50 - 2.00
CANVAS AND RELATED PRODUCTS	2394	1.50 - 2.00
PLEATING AND STITCHING	2395	1.50 - 2.00
AUTOMOTIVE AND APPAREL TRIMMINGS	2396	1.50 - 2.00
SCHIFFLI MACHINE EMBROIDERIES	2397	1.50 - 2.00
FABRICATED TEXTILE PRODUCTS, NEC	2399	1.50 - 2.00
LOGGING	2411	1.25 - 2.00
SAWMILLS AND PLANING MILLS, GENERAL	2421	1.25 - 2.00
HARDWOOD DIMENSION & FLOORING MILLS	2426	1.25 - 2.00
SPECIAL PRODUCT SAWMILLS, NEC	2429	1.25 - 2.00
MILLWORK	2431	1.25 - 2.00
WOOD KITCHEN CABINETS	2434	1.25 - 2.00
HARDWOOD VENEER AND PLYWOOD	2435	1.25 - 2.00
SOFTWOOD VENEER AND PLYWOOD	2436	1.25 - 2.00
STRUCTURAL WOOD MEMBERS, NEC	2439	1.25 - 2.00
NAILED WOOD BOXES AND SHOOK	2441	1.25 - 2.00
WOOD PALLETS AND SKIDS	2448	1.25 - 2.00
WOOD CONTAINERS, NEC	2449	1.25 - 2.00
MOBILE HOMES	2451	1.25 - 2.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

PREFABRICATED WOOD BUILDINGS	2452	1.25 - 2.00
WOOD PRESERVING	2491	1.25 - 2.00
RECONSTRUCTED WOOD PRODUCTS	2493	1.25 - 2.00
WOOD PRODUCTS, NEC	2499	1.25 - 2.00
WOOD HOUSEHOLD FURNITURE	2511	1.25 - 2.00
UPHOLSTERED HOUSEHOLD FURNITURE	2512	1.25 - 2.00
METAL HOUSEHOLD FURNITURE	2514	1.25 - 2.00
MATTRESSES AND BEDSPRINGS	2515	1.25 - 2.00
WOOD TV AND RADIO CABINETS	2517	1.25 - 2.00
HOUSEHOLD FURNITURE, NEC	2519	1.25 - 2.00
WOOD OFFICE FURNITURE	2521	1.25 - 2.00
OFFICE FURNITURE, EXCEPT WOOD	2522	1.25 - 2.00
PUBLIC BUILDING & RELATED FURNITURE	2531	1.25 - 2.00
WOOD PARTITIONS AND FIXTURES	2541	1.25 - 2.00
PARTITIONS AND FIXTURES, EXCEPT WOOD	2542	1.25 - 2.00
DRAPERY HARDWARE & BLINDS & SHADES	2591	1.25 - 2.00
FURNITURE AND FIXTURES, NEC	2599	1.25 - 2.00
PULP MILLS	2611	1.25 - 2.00
PAPER MILLS	2621	1.25 - 2.00
PAPERBOARD MILLS	2631	1.25 - 2.00
SETUP PAPERBOARD BOXES	2652	1.25 - 2.00
CORRUGATED AND SOLID FIBER BOXES	2653	1.25 - 2.00
FIBER CANS, DRUMS & SIMILAR PRODUCTS	2655	1.25 - 2.00
SANITARY FOOD CONTAINERS	2656	1.25 - 2.00
FOLDING PAPERBOARD BOXES	2657	1.25 - 2.00
PAPER COATED & LAMINATED, PACKAGING	2671	1.25 - 2.00
PAPER COATED AND LAMINATED, NEC	2672	1.25 - 2.00
BAGS: PLASTICS, LAMINATED, & COATED	2673	1.25 - 2.00
BAGS: UNCOATED PAPER & MULTIWALL	2674	1.25 - 2.00
DIE-CUT PAPER AND BOARD	2675	1.25 - 2.00
SANITARY PAPER PRODUCTS	2676	1.25 - 2.00
ENVELOPES	2677	1.25 - 2.00
STATIONERY PRODUCTS	2678	1.25 - 2.00
CONVERTED PAPER PRODUCTS, NEC	2679	1.25 - 2.00
NEWSPAPERS	2711	1.00 - 1.50
PERIODICALS	2721	1.00 - 1.50
BOOK PUBLISHING	2731	1.00 - 1.50
BOOK PRINTING	2732	1.00 - 1.50
MISCELLANEOUS PUBLISHING	2741	1.00 - 1.50
COMMERCIAL PRINTING, LITHOGRAPHIC	2752	1.00 - 1.50
COMMERCIAL PRINTING, GRAVURE	2754	1.00 - 1.50

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

COMMERCIAL PRINTING, NEC	2759	1.00 -1.50
MANIFOLD BUSINESS FORMS	2761	1.00 -1.50
GREETING CARDS	2771	1.00 -1.50
BLANKBOOKS AND LOOSELEAF BINDERS	2782	1.00 -1.50
BOOKBINDING AND RELATED WORK	2789	1.00 -1.50
TYPESETTING	2791	1.00 -1.50
PLATEMAKING SERVICES	2796	1.00 -1.50
ALKALIES AND CHLORINE	2812	1.25 -1.75
INDUSTRIAL GASES	2813	1.25 -1.75
INORGANIC PIGMENTS	2816	1.25 -1.75
INDUSTRIAL INORGANIC CHEMICALS, NEC	2819	1.25 -1.75
PLASTICS MATERIALS AND RESINS	2821	1.25 -1.75
SYNTHETIC RUBBER	2822	1.25 -1.75
CELLULOSIC MANMADE FIBERS	2823	1.25 -1.75
ORGANIC FIBERS, NONCELLULOSIC	2824	1.25 -1.75
MEDICINALS AND BOTANICALS	2833	1.25 -1.75
PHARMACEUTICAL PREPARATIONS	2834	1.25 -1.75
DIAGNOSTIC SUBSTANCES	2835	1.25 -1.75
BIOLOGICAL PRODUCTS EXC. DIAGNOSTIC	2836	1.25 -1.75
SOAP AND OTHER DETERGENTS	2841	1.25 -1.75
POLISHES AND SANITATION GOODS	2842	1.25 -1.75
SURFACE ACTIVE AGENTS	2843	1.25 -1.75
TOILET PREPARATIONS	2844	1.25 -1.75
PAINTS AND ALLIED PRODUCTS	2851	1.25 -1.75
GUM AND WOOD CHEMICALS	2861	1.25 -1.75
CYCLIC CRUDES AND INTERMEDIATES	2865	1.25 -1.75
INDUSTRIAL ORGANIC CHEMICALS, NEC	2869	1.25 -1.75
NITROGENOUS FERTILIZERS	2873	1.25 -1.75
PHOSPHATIC FERTILIZERS	2874	1.25 -1.75
FERTILIZERS, MIXING ONLY	2875	1.25 -1.75
AGRICULTURAL CHEMICALS, NEC	2879	1.25 -1.75
ADHESIVES AND SEALANTS	2891	1.25 -1.75
EXPLOSIVES	2892	1.25 -1.75
PRINTING INK	2893	1.25 -1.75
CARBON BLACK	2895	1.25 -1.75
CHEMICAL PREPARATIONS, NEC	2899	1.25 -1.75
PETROLEUM REFINING	2911	1.00 -1.50
ASPHALT PAVING MIXTURES AND BLOCKS	2951	1.00 -1.50
ASPHALT FELTS AND COATINGS	2952	1.00 -1.50
LUBRICATING OILS AND GREASES	2992	1.00 -1.50
PETROLEUM AND COAL PRODUCTS, NEC	2999	1.00 -1.50

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

TIRES AND INNER TUBES	3011	1.00 -1.50
RUBBER AND PLASTICS FOOTWEAR	3021	1.00 -1.50
RUBBER & PLASTICS HOSE & BELTING	3052	1.00 -1.50
GASKETS, PACKING AND SEALING DEVICES	3053	1.00 -1.50
MECHANICAL RUBBER GOODS	3061	1.00 -1.50
FABRICATED RUBBER PRODUCTS, NEC	3069	1.00 -1.50
UNSUPPORTED PLASTICS FILM & SHEET	3081	1.00 -1.50
UNSUPPORTED PLASTICS PROFILE SHAPES	3082	1.00 -1.50
LAMINATED PLASTICS PLATE & SHEET	3083	1.00 -1.50
PLASTICS PIPE	3084	1.00 -1.50
PLASTICS BOTTLES	3085	1.00 -1.50
PLASTICS FOAM PRODUCTS	3086	1.00 -1.50
CUSTOM COMPOUND PURCHASED RESINS	3087	1.00 -1.50
PLASTICS PLUMBING FIXTURES	3088	1.00 -1.50
PLASTICS PRODUCTS, NEC	3089	1.00 -1.50
LEATHER TANNING AND FINISHING	3111	1.00 -1.50
FOOTWEAR CUT STOCK	3131	1.00 -1.50
HOUSE SLIPPERS	3142	1.00 -1.50
MEN'S FOOTWEAR, EXCEPT ATHLETIC	3143	1.00 -1.50
WOMEN'S FOOTWEAR, EXCEPT ATHLETIC	3144	1.00 -1.50
FOOTWEAR, EXCEPT RUBBER, NEC	3149	1.00 -1.50
LEATHER GLOVES AND MITTENS	3151	1.00 -1.50
LUGGAGE	3161	1.00 -1.50
WOMEN'S HANDBAGS AND PURSES	3171	1.00 -1.50
PERSONAL LEATHER GOODS, NEC	3172	1.00 -1.50
LEATHER GOODS, NEC	3199	1.00 -1.50
FLAT GLASS	3211	1.00 -1.50
GLASS CONTAINERS	3221	1.00 -1.50
PRESSED AND BLOWN GLASS, NEC	3229	1.00 -1.50
PRODUCTS OF PURCHASED GLASS	3231	1.00 -1.50
CEMENT, HYDRAULIC	3241	1.00 -1.50
BRICK AND STRUCTURAL CLAY TILE	3251	1.00 -1.50
CERAMIC WALL AND FLOOR TILE	3253	1.00 -1.50
CLAY REFRACTORIES	3255	1.00 -1.50
STRUCTURAL CLAY PRODUCTS, NEC	3259	1.00 -1.50
VITREOUS PLUMBING FIXTURES	3261	1.00 -1.50
VITREOUS CHINA TABLE & KITCHENWARE	3262	1.00 -1.50
SEMIVITREOUS TABLE & KITCHENWARE	3263	1.00 -1.50
PORCELAIN ELECTRICAL SUPPLIES	3264	1.00 -1.50
POTTERY PRODUCTS, NEC	3269	1.00 -1.50
CONCRETE BLOCK AND BRICK	3271	1.00 -1.50

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

CONCRETE PRODUCTS, NEC	3272	1.00 -1.50
READY-MIXED CONCRETE	3273	1.00 -1.50
LIME	3274	1.00 -1.50
GYPSUM PRODUCTS	3275	1.00 -1.50
CUT STONE AND STONE PRODUCTS	3281	1.00 -1.50
ABRASIVE PRODUCTS	3291	1.00 -1.50
ASBESTOS PRODUCTS	3292	1.00 -1.50
MINERALS, GROUND OR TREATED	3295	1.00 -1.50
MINERAL WOOL	3296	1.00 -1.50
NONCLAY REFRACTORIES	3297	1.00 -1.50
NONMETALLIC MINERAL PRODUCTS, NEC	3299	1.00 -1.50
BLAST FURNACES AND STEEL MILLS	3312	1.00 -1.50
ELECTROMETALLURGICAL PRODUCTS	3313	1.00 -1.50
STEEL WIRE AND RELATED PRODUCTS	3315	1.00 -1.50
COLD FINISHING OF STEEL SHAPES	3316	1.00 -1.50
STEEL PIPE AND TUBES	3317	1.00 -1.50
GRAY AND DUCTILE IRON FOUNDRIES	3321	1.00 -1.50
MALLEABLE IRON FOUNDRIES	3322	1.00 -1.50
STEEL INVESTMENT FOUNDRIES	3324	1.00 -1.50
STEEL FOUNDRIES, NEC	3325	1.00 -1.50
PRIMARY COPPER	3331	1.00 -1.50
PRIMARY ALUMINUM	3334	1.00 -1.50
PRIMARY NONFERROUS METALS, NEC	3339	1.00 -1.50
SECONDARY NONFERROUS METALS	3341	1.00 -1.50
COPPER ROLLING AND DRAWING	3351	1.00 -1.50
ALUMINUM SHEET, PLATE, AND FOIL	3353	1.00 -1.50
ALUMINUM EXTRUDED PRODUCTS	3354	1.00 -1.50
ALUMINUM ROLLING AND DRAWING, NEC	3355	1.00 -1.50
NONFERROUS ROLLING AND DRAWING, NEC	3356	1.00 -1.50
NONFERROUS WIREDRAWING & INSULATING	3357	1.00 -1.50
ALUMINUM DIE-CASTINGS	3363	1.00 -1.50
NONFERROUS DIE-CASTING EXC. ALUMINUM	3364	1.00 -1.50
ALUMINUM FOUNDRIES	3365	1.00 -1.50
COPPER FOUNDRIES	3366	1.00 -1.50
NONFERROUS FOUNDRIES, NEC	3369	1.00 -1.50
METAL HEAT TREATING	3398	1.00 -1.50
PRIMARY METAL PRODUCTS, NEC	3399	1.00 -1.50
METAL CANS	3411	1.00 -1.50
METAL BARRELS, DRUMS, AND PAILS	3412	1.00 -1.50
CUTLERY	3421	1.00 -1.50
HAND AND EDGE TOOLS, NEC	3423	1.00 -1.50

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

SAW BLADES AND HANDSAWS	3425	1.00 -1.50
HARDWARE, NEC	3429	1.00 -1.50
METAL SANITARY WARE	3431	1.00 -1.50
PLUMBING FIXTURE FITTINGS AND TRIM	3432	1.00 -1.50
HEATING EQUIPMENT, EXCEPT ELECTRIC	3433	1.00 -1.50
FABRICATED STRUCTURAL METAL	3441	1.00 -1.50
METAL DOORS, SASH, AND TRIM	3442	1.00 -1.50
FABRICATED PLATE WORK (BOILER SHOPS)	3443	1.00 -1.50
SHEET METALWORK	3444	1.00 -1.50
ARCHITECTURAL METAL WORK	3446	1.00 -1.50
PREFABRICATED METAL BUILDINGS	3448	1.00 -1.50
MISCELLANEOUS METAL WORK	3449	1.00 -1.50
SCREW MACHINE PRODUCTS	3451	1.00 -1.50
BOLTS, NUTS, RIVETS, AND WASHERS	3452	1.00 -1.50
IRON AND STEEL FORGINGS	3462	1.00 -1.50
NONFERROUS FORGINGS	3463	1.00 -1.50
AUTOMOTIVE STAMPINGS	3465	1.00 -1.50
CROWNS AND CLOSURES	3466	1.00 -1.50
METAL STAMPINGS, NEC	3469	1.00 -1.50
PLATING AND POLISHING	3471	1.00 -1.50
METAL COATING AND ALLIED SERVICES	3479	1.00 -1.50
SMALL ARMS AMMUNITION	3482	1.00 -1.50
AMMUNITION, EXC. FOR SMALL ARMS, NEC	3483	1.00 -1.50
SMALL ARMS	3484	1.00 -1.50
ORDNANCE AND ACCESSORIES, NEC	3489	1.00 -1.50
INDUSTRIAL VALVES	3491	1.00 -1.50
FLUID POWER VALVES & HOSE FITTINGS	3492	1.00 -1.50
STEEL SPRINGS, EXCEPT WIRE	3493	1.00 -1.50
VALVES AND PIPE FITTINGS, NEC	3494	1.00 -1.50
WIRE SPRINGS	3495	1.00 -1.50
MISC. FABRICATED WIRE PRODUCTS	3496	1.00 -1.50
METAL FOIL AND LEAF	3497	1.00 -1.50
FABRICATED PIPE AND FITTINGS	3498	1.00 -1.50
FABRICATED METAL PRODUCTS, NEC	3499	1.00 -1.50
TURBINES AND TURBINE GENERATOR SETS	3511	1.25 -1.75
INTERNAL COMBUSTION ENGINES, NEC	3519	1.25 -1.75
FARM MACHINERY AND EQUIPMENT	3523	1.25 -1.75
LAWN AND GARDEN EQUIPMENT	3524	1.25 -1.75
CONSTRUCTION MACHINERY	3531	1.25 -1.75
MINING MACHINERY	3532	1.25 -1.75
OIL AND GAS FIELD MACHINERY	3533	1.25 -1.75

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

ELEVATORS AND MOVING STAIRWAYS	3534	1.25 -1.75
CONVEYORS AND CONVEYING EQUIPMENT	3535	1.25 -1.75
HOISTS, CRANES, AND MONORAILS	3536	1.25 -1.75
INDUSTRIAL TRUCKS AND TRACTORS	3537	1.25 -1.75
MACHINE TOOLS, METAL CUTTING TYPES	3541	1.25 -1.75
MACHINE TOOLS, METAL FORMING TYPES	3542	1.25 -1.75
INDUSTRIAL PATTERNS	3543	1.25 -1.75
SPECIAL DIES, TOOLS, JIGS & FIXTURES	3544	1.25 -1.75
MACHINE TOOL ACCESSORIES	3545	1.25 -1.75
POWER-DRIVEN HANDTOOLS	3546	1.25 -1.75
ROLLING MILL MACHINERY	3547	1.25 -1.75
WELDING APPARATUS	3548	1.25 -1.75
METALWORKING MACHINERY, NEC	3549	1.25 -1.75
TEXTILE MACHINERY	3552	1.25 -1.75
WOODWORKING MACHINERY	3553	1.25 -1.75
PAPER INDUSTRIES MACHINERY	3554	1.25 -1.75
PRINTING TRADES MACHINERY	3555	1.25 -1.75
FOOD PRODUCTS MACHINERY	3556	1.25 -1.75
SPECIAL INDUSTRY MACHINERY, NEC	3559	1.25 -1.75
PUMPS AND PUMPING EQUIPMENT	3561	1.25 -1.75
BALL AND ROLLER BEARINGS	3562	1.25 -1.75
AIR AND GAS COMPRESSORS	3563	1.25 -1.75
BLOWERS AND FANS	3564	1.25 -1.75
PACKAGING MACHINERY	3565	1.25 -1.75
SPEED CHANGERS, DRIVES, AND GEARS	3566	1.25 -1.75
INDUSTRIAL FURNACES AND OVENS	3567	1.25 -1.75
POWER TRANSMISSION EQUIPMENT, NEC	3568	1.25 -1.75
GENERAL INDUSTRIAL MACHINERY, NEC	3569	1.25 -1.75
ELECTRONIC COMPUTERS	3571	1.75 - 2.25
COMPUTER STORAGE DEVICES	3572	1.75 - 2.25
COMPUTER TERMINALS	3575	1.75 - 2.25
COMPUTER PERIPHERAL EQUIPMENT, NEC	3577	1.75 - 2.25
CALCULATING AND ACCOUNTING EQUIPMENT	3578	1.75 - 2.25
OFFICE MACHINES, NEC	3579	1.75 - 2.25
AUTOMATIC VENDING MACHINES	3581	1.25 -1.75
COMMERCIAL LAUNDRY EQUIPMENT	3582	1.25 -1.75
REFRIGERATION AND HEATING EQUIPMENT	3585	1.25 -1.75
MEASURING AND DISPENSING PUMPS	3586	1.25 -1.75
SERVICE INDUSTRY MACHINERY, NEC	3589	1.25 -1.75
CARBURETORS, PISTONS, RINGS, VALVES	3592	1.25 -1.75
FLUID POWER CYLINDERS & ACTUATORS	3593	1.25 -1.75

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

FLUID POWER PUMPS AND MOTORS	3594	1.25 -1.75
SCALES AND BALANCES, EXC. LABORATORY	3596	1.25 -1.75
INDUSTRIAL MACHINERY, NEC	3599	1.25 -1.75
TRANSFORMERS, EXCEPT ELECTRONIC	3612	1.25 -1.75
SWITCHGEAR AND SWITCHBOARD APPARATUS	3613	1.75 - 2.25
MOTORS AND GENERATORS	3621	1.25 -1.75
CARBON AND GRAPHITE PRODUCTS	3624	1.25 -1.75
RELAYS AND INDUSTRIAL CONTROLS	3625	1.25 -1.75
ELECTRICAL INDUSTRIAL APPARATUS, NEC	3629	1.25 -1.75
HOUSEHOLD COOKING EQUIPMENT	3631	1.00 -1.50
HOUSEHOLD REFRIGERATORS AND FREEZERS	3632	1.00 -1.50
HOUSEHOLD LAUNDRY EQUIPMENT	3633	1.00 -1.50
ELECTRIC HOUSEWARES AND FANS	3634	1.00 -1.50
HOUSEHOLD VACUUM CLEANERS	3635	1.00 -1.50
HOUSEHOLD APPLIANCES, NEC	3639	1.00 -1.50
ELECTRIC LAMPS	3641	1.25 -1.75
CURRENT-CARRYING WIRING DEVICES	3643	1.25 -1.75
NONCURRENT-CARRYING WIRING DEVICES	3644	1.25 -1.75
RESIDENTIAL LIGHTING FIXTURES	3645	1.00 -1.50
COMMERCIAL LIGHTING FIXTURES	3646	1.00 -1.50
VEHICULAR LIGHTING EQUIPMENT	3647	1.25 -1.75
LIGHTING EQUIPMENT, NEC	3648	1.25 -1.75
HOUSEHOLD AUDIO AND VIDEO EQUIPMENT	3651	1.00 -1.50
PRERECORDED RECORDS AND TAPES	3652	1.00 -1.50
TELEPHONE AND TELEGRAPH APPARATUS	3661	1.75 - 2.25
RADIO & TV COMMUNICATIONS EQUIPMENT	3663	1.75 - 2.25
COMMUNICATIONS EQUIPMENT, NEC	3669	1.75 - 2.25
ELECTRON TUBES	3671	1.75 - 2.25
PRINTED CIRCUIT BOARDS	3672	1.75 - 2.25
SEMICONDUCTORS AND RELATED DEVICES	3674	1.75 - 2.25
ELECTRONIC CAPACITORS	3675	1.75 - 2.25
ELECTRONIC RESISTORS	3676	1.75 - 2.25
ELECTRONIC COILS AND TRANSFORMERS	3677	1.75 - 2.25
ELECTRONIC CONNECTORS	3678	1.75 - 2.25
ELECTRONIC COMPONENTS, NEC	3679	1.75 - 2.25
STORAGE BATTERIES	3691	1.25 -1.75
PRIMARY BATTERIES, DRY AND WET	3692	1.25 -1.75
ENGINE ELECTRICAL EQUIPMENT	3694	1.25 -1.75
MAGNETIC AND OPTICAL RECORDING MEDIA	3695	1.25 -1.75
ELECTRICAL EQUIPMENT & SUPPLIES, NEC	3699	1.65 - 2.15
MOTOR VEHICLES AND CAR BODIES	3711	1.10 -1.60

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

TRUCK AND BUS BODIES	3713	1.10 -1.60
MOTOR VEHICLE PARTS AND ACCESSORIES	3714	1.10 -1.60
TRUCK TRAILERS	3715	1.10 -1.60
MOTOR HOMES	3716	1.10 -1.60
AIRCRAFT	3721	1.10 -1.60
AIRCRAFT ENGINES AND ENGINE PARTS	3724	1.10 -1.60
AIRCRAFT PARTS AND EQUIPMENT, NEC	3728	1.10 -1.60
SHIP BUILDING AND REPAIRING	3731	1.10 -1.60
BOAT BUILDING AND REPAIRING	3732	1.10 -1.60
RAILROAD EQUIPMENT	3743	1.10 -1.60
MOTORCYCLES, BICYCLES, AND PARTS	3751	1.10 -1.60
GUIDED MISSILES AND SPACE VEHICLES	3761	1.10 -1.60
SPACE PROPULSION UNITS AND PARTS	3764	1.10 -1.60
SPACE VEHICLE EQUIPMENT, NEC	3769	1.10 -1.60
TRAVEL TRAILERS AND CAMPERS	3792	1.10 -1.60
TANKS AND TANK COMPONENTS	3795	1.10 -1.60
TRANSPORTATION EQUIPMENT, NEC	3799	1.10 -1.60
SEARCH AND NAVIGATION EQUIPMENT	3812	1.00 -1.50
LABORATORY APPARATUS AND FURNITURE	3821	1.00 -1.50
ENVIRONMENTAL CONTROLS	3822	1.00 -1.50
PROCESS CONTROL INSTRUMENTS	3823	1.00 -1.50
FLUID METERS AND COUNTING DEVICES	3824	1.00 -1.50
INSTRUMENTS TO MEASURE ELECTRICITY	3825	1.00 -1.50
ANALYTICAL INSTRUMENTS	3826	1.00 -1.50
OPTICAL INSTRUMENTS AND LENSES	3827	1.00 -1.50
MEASURING & CONTROLLING DEVICES, NEC	3829	1.00 -1.50
SURGICAL AND MEDICAL INSTRUMENTS	3841	1.00 -1.50
SURGICAL APPLIANCES AND SUPPLIES	3842	1.00 -1.50
DENTAL EQUIPMENT AND SUPPLIES	3843	1.00 -1.50
X-RAY APPARATUS AND TUBES	3844	1.00 -1.50
ELECTROMEDICAL EQUIPMENT	3845	1.00 -1.50
OPHTHALMIC GOODS	3851	1.00 -1.50
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	3861	1.00 -1.50
WATCHES, CLOCKS, WATCHCASES & PARTS	3873	1.50 - 2.00
JEWELRY, PRECIOUS METAL	3911	1.50 - 2.00
SILVERWARE AND PLATED WARE	3914	1.50 - 2.00
JEWELERS' MATERIALS & LAPIDARY WORK	3915	1.50 - 2.00
MUSICAL INSTRUMENTS	3931	1.00 -1.50
DOLLS AND STUFFED TOYS	3942	1.00 -1.50
GAMES, TOYS, AND CHILDREN'S VEHICLES	3944	1.00 -1.50
SPORTING AND ATHLETIC GOODS, NEC	3949	1.00 -1.50

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

PENS AND MECHANICAL PENCILS	3951	1.00 -1.50
LEAD PENCILS AND ART GOODS	3952	1.00 -1.50
MARKING DEVICES	3953	1.00 -1.50
CARBON PAPER AND INKED RIBBONS	3955	1.00 -1.50
COSTUME JEWELRY	3961	1.00 -1.50
FASTENERS, BUTTONS, NEEDLES, & PINS	3965	1.00 -1.50
BROOMS AND BRUSHES	3991	1.00 -1.50
SIGNS AND ADVERTISING SPECIALITIES	3993	1.00 -1.50
BURIAL CASKETS	3995	1.00 -1.50
HARD SURFACE FLOOR COVERINGS, NEC	3996	1.00 -1.50
MANUFACTURING INDUSTRIES, NEC	3999	1.00 -1.50
RAILROADS, LINE-HAUL OPERATING	4011	1.50 - 2.00
SWITCHING AND TERMINAL SERVICES	4013	1.50 - 2.00
LOCAL AND SUBURBAN TRANSIT	4111	1.50 - 2.00
LOCAL PASSENGER TRANSPORTATION, NEC	4119	1.50 - 2.00
TAXICABS	4121	1.50 - 2.00
INTERCITY & RURAL BUS TRANSPORTATION	4131	1.50 - 2.00
LOCAL BUS CHARTER SERVICE	4141	1.50 - 2.00
BUS CHARTER SERVICE, EXCEPT LOCAL	4142	1.50 - 2.00
SCHOOL BUSES	4151	1.50 - 2.00
BUS TERMINAL AND SERVICE FACILITIES	4173	1.50 - 2.00
LOCAL TRUCKING, WITHOUT STORAGE	4212	1.55 - 2.05
TRUCKING, EXCEPT LOCAL	4213	1.55 - 2.05
LOCAL TRUCKING WITH STORAGE	4214	1.55 - 2.05
COURIER SERVICES, EXCEPT BY AIR	4215	1.55 - 2.05
FARM PRODUCT WAREHOUSING AND STORAGE	4221	1.55 - 2.05
REFRIGERATED WAREHOUSING AND STORAGE	4222	1.55 - 2.05
GENERAL WAREHOUSING AND STORAGE	4225	1.55 - 2.05
SPECIAL WAREHOUSING AND STORAGE, NEC	4226	1.55 - 2.05
TRUCKING TERMINAL FACILITIES	4231	1.55 - 2.05
DEEP SEA FOREIGN TRANS. OF FREIGHT	4412	1.50 - 2.00
DEEP SEA DOMESTIC TRANS. OF FREIGHT	4424	1.50 - 2.00
FREIGHT TRANS. ON THE GREAT LAKES	4432	1.50 - 2.00
WATER TRANSPORTATION OF FREIGHT, NEC	4449	1.50 - 2.00
DEEP SEA PASSENGER TRANS., EX. FERRY	4481	1.50 - 2.00
FERRIES	4482	1.50 - 2.00
WATER PASSENGER TRANSPORTATION, NEC	4489	1.50 - 2.00
MARINE CARGO HANDLING	4491	1.50 - 2.00
TOWING AND TUGBOAT SERVICE	4492	1.50 - 2.00
MARINAS	4493	1.50 - 2.00
WATER TRANSPORTATION SERVICES, NEC	4499	1.50 - 2.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

AIR TRANSPORTATION, SCHEDULED	4512	1.50 - 2.00
AIR COURIER SERVICES	4513	1.50 - 2.00
AIR TRANSPORTATION, NONSCHEDULED	4522	1.50 - 2.00
AIRPORTS, FLYING FIELDS, & SERVICES	4581	1.50 - 2.00
CRUDE PETROLEUM PIPELINES	4612	1.00 -1.50
REFINED PETROLEUM PIPELINES	4613	1.00 -1.50
PIPELINES, NEC	4619	1.00 -1.50
TRAVEL AGENCIES	4724	1.25 -1.75
TOUR OPERATORS	4725	1.25 -1.75
PASSENGER TRANSPORT ARRANGEMENT, NEC	4729	1.25 -1.75
FREIGHT TRANSPORTATION ARRANGEMENT	4731	1.55 - 2.05
RENTAL OF RAILROAD CARS	4741	1.55 - 2.05
PACKING AND CRATING	4783	1.55 - 2.05
INSPECTION & FIXED FACILITIES	4785	1.55 - 2.05
TRANSPORTATION SERVICES, NEC	4789	1.55 - 2.05
RADIOTELEPHONE COMMUNICATIONS	4812	0.60 -1.10
TELEPHONE COMMUNICATIONS, EXC. RADIO	4813	0.60 -1.10
TELEGRAPH & OTHER COMMUNICATIONS	4822	0.60 -1.10
RADIO BROADCASTING STATIONS	4832	1.10 -1.60
TELEVISION BROADCASTING STATIONS	4833	1.10 -1.60
CABLE AND OTHER PAY TV SERVICES	4841	0.60 -1.10
COMMUNICATION SERVICES, NEC	4899	0.60 -1.10
ELECTRIC SERVICES	4911	0.60 -1.10
NATURAL GAS TRANSMISSION	4922	0.60 -1.10
GAS TRANSMISSION AND DISTRIBUTION	4923	0.60 -1.10
NATURAL GAS DISTRIBUTION	4924	0.60 -1.10
GAS PRODUCTION AND/OR DISTRIBUTION	4925	0.60 -1.10
ELECTRIC AND OTHER SERVICES COMBINED	4931	0.60 -1.10
GAS AND OTHER SERVICES COMBINED	4932	0.60 -1.10
COMBINATION UTILITIES, NEC	4939	0.60 -1.10
WATER SUPPLY	4941	0.60 -1.10
SEWERAGE SYSTEMS	4952	0.60 -1.10
REFUSE SYSTEMS	4953	0.60 -1.10
SANITARY SERVICES, NEC	4959	0.60 -1.10
STEAM AND AIR-CONDITIONING SUPPLY	4961	0.60 -1.10
IRRIGATION SYSTEMS	4971	0.60 -1.10
AUTOMOBILES AND OTHER MOTOR VEHICLES	5012	1.00 -1.50
MOTOR VEHICLE SUPPLIES AND NEW PARTS	5013	1.00 -1.50
TIRES AND TUBES	5014	1.00 -1.50
MOTOR VEHICLE PARTS, USED	5015	1.00 -1.50
FURNITURE	5021	1.00 -1.50

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

HOMEFURNISHINGS	5023	1.00 -1.50
LUMBER, PLYWOOD, AND MILLWORK	5031	1.00 -1.50
BRICK, STONE, & RELATED MATERIALS	5032	1.00 -1.50
ROOFING, SIDING, & INSULATION	5033	1.00 -1.50
CONSTRUCTION MATERIALS, NEC	5039	1.00 -1.50
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	5043	1.00 -1.50
OFFICE EQUIPMENT	5044	1.75 - 2.25
COMPUTERS, PERIPHERALS & SOFTWARE	5045	1.75 - 2.25
COMMERCIAL EQUIPMENT, NEC	5046	1.00 -1.50
OPHTHALMIC GOODS	5048	1.00 -1.50
PROFESSIONAL EQUIPMENT, NEC	5049	1.00 -1.50
METALS SERVICE CENTERS AND OFFICES	5051	1.00 -1.50
COAL AND OTHER MINERALS AND ORES	5052	1.00 -1.50
ELECTRICAL APPARATUS AND EQUIPMENT	5063	1.75 - 2.25
ELECTRICAL APPLIANCES, TV & RADIOS	5064	1.75 - 2.25
ELECTRONIC PARTS AND EQUIPMENT	5065	1.75 - 2.25
HARDWARE	5072	1.00 -1.50
PLUMBING & HYDRONIC HEATING SUPPLIES	5074	1.00 -1.50
WARM AIR HEATING & AIR-CONDITIONING	5075	1.00 -1.50
REFRIGERATION EQUIPMENT AND SUPPLIES	5078	1.25 -1.75
CONSTRUCTION AND MINING MACHINERY	5082	1.25 -1.75
FARM AND GARDEN MACHINERY	5083	1.25 -1.75
INDUSTRIAL MACHINERY AND EQUIPMENT	5084	1.25 -1.75
INDUSTRIAL SUPPLIES	5085	1.25 -1.75
SERVICE ESTABLISHMENT EQUIPMENT	5087	1.25 -1.75
TRANSPORTATION EQUIPMENT & SUPPLIES	5088	1.00 -1.50
SPORTING & RECREATIONAL GOODS	5091	1.00 -1.50
TOYS AND HOBBY GOODS AND SUPPLIES	5092	1.00 -1.50
SCRAP AND WASTE MATERIALS	5093	1.00 -1.50
JEWELRY & PRECIOUS STONES	5094	1.50 - 2.00
DURABLE GOODS, NEC	5099	1.00 -1.50
PRINTING AND WRITING PAPER	5111	1.50 - 2.00
STATIONERY AND OFFICE SUPPLIES	5112	1.50 - 2.00
INDUSTRIAL & PERSONAL SERVICE PAPER	5113	1.50 - 2.00
DRUGS, PROPRIETARIES, AND SUNDRIES	5122	1.50 - 2.00
PIECE GOODS & NOTIONS	5131	1.50 - 2.00
MEN'S AND BOYS' CLOTHING	5136	1.50 - 2.00
WOMEN'S AND CHILDREN'S CLOTHING	5137	1.50 - 2.00
FOOTWEAR	5139	1.50 - 2.00
GROCERIES, GENERAL LINE	5141	1.50 - 2.00
PACKAGED FROZEN FOODS	5142	1.50 - 2.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

DAIRY PRODUCTS, EXC. DRIED OR CANNED	5143	1.50 - 2.00
POULTRY AND POULTRY PRODUCTS	5144	1.50 - 2.00
CONFECTIONERY	5145	1.50 - 2.00
FISH AND SEAFOODS	5146	1.50 - 2.00
MEATS AND MEAT PRODUCTS	5147	1.50 - 2.00
FRESH FRUITS AND VEGETABLES	5148	1.50 - 2.00
GROCERIES AND RELATED PRODUCTS, NEC	5149	1.50 - 2.00
GRAIN AND FIELD BEANS	5153	1.50 - 2.00
LIVESTOCK	5154	1.50 - 2.00
FARM-PRODUCT RAW MATERIALS, NEC	5159	1.50 - 2.00
PLASTICS MATERIALS & BASIC SHAPES	5162	1.00 - 1.50
CHEMICALS & ALLIED PRODUCTS, NEC	5169	1.00 - 1.50
PETROLEUM BULK STATIONS & TERMINALS	5171	1.00 - 1.50
PETROLEUM PRODUCTS, NEC	5172	1.00 - 1.50
BEER AND ALE	5181	1.50 - 2.00
WINE AND DISTILLED BEVERAGES	5182	1.50 - 2.00
FARM SUPPLIES	5191	1.25 - 1.75
BOOKS, PERIODICALS, & NEWSPAPERS	5192	1.00 - 1.50
FLOWERS & FLORISTS' SUPPLIES	5193	1.00 - 1.50
TOBACCO AND TOBACCO PRODUCTS	5194	1.50 - 2.00
PAINTS, VARNISHES, AND SUPPLIES	5198	1.00 - 1.50
NONDURABLE GOODS, NEC	5199	1.00 - 1.50
LUMBER AND OTHER BUILDING MATERIALS	5211	1.50 - 2.00
PAINT, GLASS, AND WALLPAPER STORES	5231	1.50 - 2.00
HARDWARE STORES	5251	1.50 - 2.00
RETAIL NURSERIES AND GARDEN STORES	5261	1.50 - 2.00
MOBILE HOME DEALERS	5271	1.50 - 2.00
DEPARTMENT STORES	5311	1.50 - 2.00
VARIETY STORES	5331	1.50 - 2.00
MISC. GENERAL MERCHANDISE STORES	5399	1.50 - 2.00
GROCERY STORES	5411	1.50 - 2.00
MEAT AND FISH MARKETS	5421	1.50 - 2.00
FRUIT AND VEGETABLE MARKETS	5431	1.50 - 2.00
CANDY, NUT, AND CONFECTIONERY STORES	5441	1.50 - 2.00
DAIRY PRODUCTS STORES	5451	1.50 - 2.00
RETAIL BAKERIES	5461	1.50 - 2.00
MISCELLANEOUS FOOD STORES	5499	1.50 - 2.00
NEW AND USED CAR DEALERS	5511	1.50 - 2.00
USED CAR DEALERS	5521	1.50 - 2.00
AUTO AND HOME SUPPLY STORES	5531	1.50 - 2.00
GASOLINE SERVICE STATIONS	5541	1.50 - 2.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

BOAT DEALERS	5551	1.50 - 2.00
RECREATIONAL VEHICLE DEALERS	5561	1.50 - 2.00
MOTORCYCLE DEALERS	5571	1.50 - 2.00
AUTOMOTIVE DEALERS, NEC	5599	1.50 - 2.00
MEN'S & BOYS' CLOTHING STORES	5611	1.50 - 2.00
WOMEN'S CLOTHING STORES	5621	1.50 - 2.00
WOMEN'S ACCESSORY & SPECIALTY STORES	5632	1.50 - 2.00
CHILDREN'S AND INFANTS' WEAR STORES	5641	1.50 - 2.00
FAMILY CLOTHING STORES	5651	1.50 - 2.00
SHOE STORES	5661	1.50 - 2.00
MISC. APPAREL & ACCESSORY STORES	5699	1.50 - 2.00
FURNITURE STORES	5712	1.50 - 2.00
FLOOR COVERING STORES	5713	1.50 - 2.00
DRAPERY AND UPHOLSTERY STORES	5714	1.50 - 2.00
MISC. HOMEFURNISHINGS STORES	5719	1.50 - 2.00
HOUSEHOLD APPLIANCE STORES	5722	1.50 - 2.00
RADIO, TV, & ELECTRONIC STORES	5731	1.50 - 2.00
COMPUTER AND SOFTWARE STORES	5734	1.50 - 2.00
RECORD & PRERECORDED TAPE STORES	5735	1.50 - 2.00
MUSICAL INSTRUMENT STORES	5736	1.50 - 2.00
EATING PLACES	5812	1.50 - 2.00
DRINKING PLACES	5813	1.50 - 2.00
DRUG STORES AND PROPRIETARY STORES	5912	1.50 - 2.00
LIQUOR STORES	5921	1.50 - 2.00
USED MERCHANDISE STORES	5932	1.50 - 2.00
SPORTING GOODS AND BICYCLE SHOPS	5941	1.50 - 2.00
BOOK STORES	5942	1.50 - 2.00
STATIONERY STORES	5943	1.50 - 2.00
JEWELRY STORES	5944	1.50 - 2.00
HOBBY, TOY, AND GAME SHOPS	5945	1.50 - 2.00
CAMERA & PHOTOGRAPHIC SUPPLY STORES	5946	1.50 - 2.00
GIFT, NOVELTY, AND SOUVENIR SHOPS	5947	1.50 - 2.00
LUGGAGE AND LEATHER GOODS STORES	5948	1.50 - 2.00
SEWING, NEEDLEWORK, AND PIECE GOODS	5949	1.50 - 2.00
CATALOG AND MAIL-ORDER HOUSES	5961	1.50 - 2.00
MERCHANDISING MACHINE OPERATORS	5962	1.50 - 2.00
DIRECT SELLING ESTABLISHMENTS	5963	1.50 - 2.00
FUEL OIL DEALERS	5983	1.50 - 2.00
LIQUEFIED PETROLEUM GAS DEALERS	5984	1.50 - 2.00
FUEL DEALERS, NEC	5989	1.50 - 2.00
FLORISTS	5992	1.50 - 2.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

TOBACCO STORES AND STANDS	5993	1.50 - 2.00
NEWS DEALERS AND NEWSSTANDS	5994	1.50 - 2.00
OPTICAL GOODS STORES	5995	1.50 - 2.00
MISCELLANEOUS RETAIL STORES, NEC	5999	1.50 - 2.00
COMMODITY CONTRACTS BROKERS, DEALERS	6221	2.50 - 3.00
INSURANCE AGENTS, BROKERS, & SERVICE	6411	1.50 - 2.00
NONRESIDENTIAL BUILDING OPERATORS	6512	1.55 - 2.05
APARTMENT BUILDING OPERATORS	6513	1.55 - 2.05
DWELLING OPERATORS, EXC. APARTMENTS	6514	1.55 - 2.05
MOBILE HOME SITE OPERATORS	6515	1.55 - 2.05
RAILROAD PROPERTY LESSORS	6517	1.55 - 2.05
REAL PROPERTY LESSORS, NEC	6519	1.55 - 2.05
REAL ESTATE AGENTS AND MANAGERS	6531	1.55 - 2.05
TITLE ABSTRACT OFFICES	6541	1.50 - 2.00
SUBDIVIDERS AND DEVELOPERS, NEC	6552	1.55 - 2.05
CEMETERY SUBDIVIDERS AND DEVELOPERS	6553	0.75 - 1.25
EDUCATIONAL, RELIGIOUS, ETC. TRUSTS	6732	1.50 - 2.00
TRUSTS, NEC	6733	1.50 - 2.00
REAL ESTATE INVESTMENT TRUSTS	6798	1.55 - 2.05
HOTELS AND MOTELS	7011	1.65 - 2.15
ROOMING AND BOARDING HOUSES	7021	1.65 - 2.15
SPORTING AND RECREATIONAL CAMPS	7032	1.65 - 2.15
TRAILER PARKS AND CAMPSITES	7033	1.65 - 2.15
MEMBERSHIP-BASIS ORGANIZATION HOTELS	7041	0.90 - 1.40
POWER LAUNDRIES, FAMILY & COMMERCIAL	7211	1.10 - 1.60
GARMENT PRESSING & CLEANERS' AGENTS	7212	1.10 - 1.60
LINEN SUPPLY	7213	1.10 - 1.60
COIN-OPERATED LAUNDRIES AND CLEANING	7215	1.10 - 1.60
DRYCLEANING PLANTS, EXCEPT RUG	7216	1.10 - 1.60
CARPET AND UPHOLSTERY CLEANING	7217	1.10 - 1.60
INDUSTRIAL LAUNDERERS	7218	1.10 - 1.60
LAUNDRY AND GARMENT SERVICES, NEC	7219	1.10 - 1.60
PHOTOGRAPHIC STUDIOS, PORTRAIT	7221	1.10 - 1.60
BEAUTY SHOPS	7231	1.10 - 1.60
BARBER SHOPS	7241	1.10 - 1.60
SHOE REPAIR AND SHOESHINE PARLORS	7251	1.10 - 1.60
FUNERAL SERVICE AND CREMATORIES	7261	1.10 - 1.60
TAX RETURN PREPARATION SERVICES	7291	1.00 - 1.50
MISCELLANEOUS PERSONAL SERVICES, NEC	7299	1.10 - 1.60
ADVERTISING AGENCIES	7311	1.75 - 2.25
OUTDOOR ADVERTISING SERVICES	7312	1.75 - 2.25

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

RADIO, TV, PUBLISHER REPRESENTATIVES	7313	1.75 - 2.25
ADVERTISING, NEC	7319	1.75 - 2.25
ADJUSTMENT & COLLECTION SERVICES	7322	1.00 - 1.50
CREDIT REPORTING SERVICES	7323	1.00 - 1.50
DIRECT MAIL ADVERTISING SERVICES	7331	1.00 - 1.50
PHOTOCOPYING & DUPLICATING SERVICES	7334	1.00 - 1.50
COMMERCIAL PHOTOGRAPHY	7335	1.00 - 1.50
COMMERCIAL ART AND GRAPHIC DESIGN	7336	1.00 - 1.50
SECRETARIAL & COURT REPORTING	7338	1.00 - 1.50
DISINFECTING & PEST CONTROL SERVICES	7342	1.00 - 1.50
BUILDING MAINTENANCE SERVICES, NEC	7349	1.00 - 1.50
MEDICAL EQUIPMENT RENTAL	7352	1.75 - 3.00
HEAVY CONSTRUCTION EQUIPMENT RENTAL	7353	1.75 - 3.00
EQUIPMENT RENTAL & LEASING, NEC	7359	1.75 - 3.00
EMPLOYMENT AGENCIES	7361	1.75 - 2.25
HELP SUPPLY SERVICES	7363	1.75 - 2.25
COMPUTER PROGRAMMING SERVICES	7371	1.75 - 2.25
PREPACKAGED SOFTWARE	7372	1.25 - 1.75
COMPUTER INTEGRATED SYSTEMS DESIGN	7373	1.75 - 2.25
DATA PROCESSING AND PREPARATION	7374	1.75 - 2.25
INFORMATION RETRIEVAL SERVICES	7375	1.75 - 2.25
COMPUTER FACILITIES MANAGEMENT	7376	1.75 - 2.25
COMPUTER RENTAL & LEASING	7377	1.75 - 3.00
COMPUTER MAINTENANCE & REPAIR	7378	1.75 - 2.25
COMPUTER RELATED SERVICES, NEC	7379	1.75 - 2.25
DETECTIVE & ARMORED CAR SERVICES	7381	1.00 - 1.50
SECURITY SYSTEMS SERVICES	7382	1.00 - 1.50
NEWS SYNDICATES	7383	1.00 - 1.50
PHOTOFINISHING LABORATORIES	7384	1.00 - 1.50
BUSINESS SERVICES, NEC	7389	1.00 - 1.50
TRUCK RENTAL AND LEASING, NO DRIVERS	7513	1.75 - 3.00
PASSENGER CAR RENTAL	7514	1.25 - 1.75
PASSENGER CAR LEASING	7515	1.75 - 3.00
UTILITY TRAILER RENTAL	7519	1.25 - 1.75
AUTOMOBILE PARKING	7521	1.25 - 1.75
TOP & BODY REPAIR & PAINT SHOPS	7532	1.25 - 1.75
AUTO EXHAUST SYSTEM REPAIR SHOPS	7533	1.25 - 1.75
TIRE RETREADING AND REPAIR SHOPS	7534	1.25 - 1.75
AUTOMOTIVE GLASS REPLACEMENT SHOPS	7536	1.25 - 1.75
AUTOMOTIVE TRANSMISSION REPAIR SHOPS	7537	1.25 - 1.75
GENERAL AUTOMOTIVE REPAIR SHOPS	7538	1.25 - 1.75

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

AUTOMOTIVE REPAIR SHOPS, NEC	7539	1.25 -1.75
CARWASHES	7542	1.25 -1.75
AUTOMOTIVE SERVICES, NEC	7549	1.25 -1.75
ST-I-76 MISCELLANEOUS REPAIR SERVIC	7600	1.25 -1.75
RADIO AND TELEVISION REPAIR	7622	1.25 -1.75
REFRIGERATION SERVICE AND REPAIR	7623	1.25 -1.75
ELECTRICAL REPAIR SHOPS, NEC	7629	1.25 -1.75
WATCH, CLOCK, AND JEWELRY REPAIR	7631	1.25 -1.75
REUPHOLSTERY AND FURNITURE REPAIR	7641	1.25 -1.75
WELDING REPAIR	7692	1.25 -1.75
ARMATURE REWINDING SHOPS	7694	1.25 -1.75
REPAIR SERVICES, NEC	7699	1.25 -1.75
MOTION PICTURE & VIDEO PRODUCTION	7812	1.10 -1.60
SERVICES ALLIED TO MOTION PICTURES	7819	1.10 -1.60
MOTION PICTURE AND TAPE DISTRIBUTION	7822	1.10 -1.60
MOTION PICTURE DISTRIBUTION SERVICES	7829	1.10 -1.60
MOTION PICTURE THEATERS, EX DRIVE-IN	7832	1.10 -1.60
DRIVE-IN MOTION PICTURE THEATERS	7833	1.10 -1.60
VIDEO TAPE RENTAL	7841	1.10 -1.60
DANCE STUDIOS, SCHOOLS, AND HALLS	7911	1.25 -1.75
THEATRICAL PRODUCERS AND SERVICES	7922	1.25 -1.75
ENTERTAINERS & ENTERTAINMENT GROUPS	7929	1.25 -1.75
BOWLING CENTERS	7933	1.25 -1.75
SPORTS CLUBS, MANAGERS, & PROMOTERS	7941	1.25 -1.75
RACING, INCLUDING TRACK OPERATION	7948	1.25 -1.75
PHYSICAL FITNESS FACILITIES	7991	1.25 -1.75
PUBLIC GOLF COURSES	7992	1.25 -1.75
COIN-OPERATED AMUSEMENT DEVICES	7993	1.25 -1.75
AMUSEMENT PARKS	7996	1.25 -1.75
MEMBERSHIP SPORTS & RECREATION CLUBS	7997	1.25 -1.75
AMUSEMENT AND RECREATION, NEC	7999	1.25 -1.75
OFFICES & CLINICS OF MEDICAL DOCTORS	8011	0.90-1.25
OFFICES AND CLINICS OF DENTISTS	8021	0.90-1.25
OFFICES OF OSTEOPATHIC PHYSICIANS	8031	0.90-1.25
OFFICES AND CLINICS OF CHIROPRACTORS	8041	0.90-1.25
OFFICES AND CLINICS OF OPTOMETRISTS	8042	0.90-1.25
OFFICES AND CLINICS OF PODIATRISTS	8043	0.90-1.25
OFFICES OF HEALTH PRACTITIONERS, NEC	8049	0.90-1.25
SKILLED NURSING CARE FACILITIES	8051	0.90-1.25
INTERMEDIATE CARE FACILITIES	8052	0.90-1.25
NURSING AND PERSONAL CARE, NEC	8059	0.90-1.25

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

MEDICAL LABORATORIES	8071	0.90-1.25
DENTAL LABORATORIES	8072	0.90-1.25
HOME HEALTH CARE SERVICES	8082	0.90-1.25
KIDNEY DIALYSIS CENTERS	8092	0.90-1.25
SPECIALTY OUTPATIENT CLINICS, NEC	8093	1.10-1.25
HEALTH AND ALLIED SERVICES, NEC	8099	0.90-1.25
LEGAL SERVICES	8111	1.00 -1.50
ELEMENTARY AND SECONDARY SCHOOLS	8211	1.10 -1.60
COLLEGES AND UNIVERSITIES	8221	1.50 - 2.00
JUNIOR COLLEGES	8222	1.35 -1.85
LIBRARIES	8231	1.00 -1.50
DATA PROCESSING SCHOOLS	8243	1.00 -1.50
BUSINESS AND SECRETARIAL SCHOOLS	8244	1.00 -1.50
VOCATIONAL SCHOOLS, NEC	8249	1.00 -1.50
SCHOOLS & EDUCATIONAL SERVICES, NEC	8299	1.00 -1.50
INDIVIDUAL AND FAMILY SERVICES	8322	1.00 -1.50
JOB TRAINING AND RELATED SERVICES	8331	1.00 -1.50
CHILD DAY CARE SERVICES	8351	1.00 -1.50
RESIDENTIAL CARE	8361	1.00 -1.50
SOCIAL SERVICES, NEC	8399	1.00 -1.50
MUSEUMS AND ART GALLERIES	8412	0.75 -1.25
BOTANICAL AND ZOOLOGICAL GARDENS	8422	0.75 -1.25
BUSINESS ASSOCIATIONS	8611	0.75 -1.25
PROFESSIONAL ORGANIZATIONS	8621	0.75 -1.25
LABOR ORGANIZATIONS	8631	1.00 -1.50
CIVIC AND SOCIAL ASSOCIATIONS	8641	0.50 - 1.00
POLITICAL ORGANIZATIONS	8651	0.75 -1.25
RELIGIOUS ORGANIZATIONS	8661	1.00 -1.50
MEMBERSHIP ORGANIZATIONS, NEC	8699	0.75 -1.25
ENGINEERING SERVICES	8711	1.00 -1.50
ARCHITECTURAL SERVICES	8712	1.00 -1.50
SURVEYING SERVICES	8713	1.00 -1.50
ACCOUNTING, AUDITING, & BOOKKEEPING	8721	1.00 -1.50
COMMERCIAL PHYSICAL RESEARCH	8731	1.00 -1.50
COMMERCIAL NONPHYSICAL RESEARCH	8732	1.00 -1.50
NONCOMMERCIAL RESEARCH ORGANIZATIONS	8733	1.00 -1.50
TESTING LABORATORIES	8734	1.00 -1.50
MANAGEMENT SERVICES	8741	1.00 -1.50
MANAGEMENT CONSULTING SERVICES	8742	1.00 -1.50
PUBLIC RELATIONS SERVICES	8743	1.00 -1.50
FACILITIES SUPPORT SERVICES	8744	1.00 -1.50

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

BUSINESS CONSULTING, NEC	8748	1.00 -1.50
PRIVATE HOUSEHOLDS	8811	1.00 -1.50
EXECUTIVE OFFICES	9111	0.75 -1.25
LEGISLATIVE BODIES	9121	0.75 -1.25
EXECUTIVE AND LEGISLATIVE COMBINED	9131	0.75 -1.25
GENERAL GOVERNMENT, NEC	9199	0.75 -1.25
COURTS	9211	0.75 -1.25
POLICE PROTECTION	9221	0.75 -1.25
LEGAL COUNSEL AND PROSECUTION	9222	0.75 -1.25
CORRECTIONAL INSTITUTIONS	9223	0.75 -1.25
FIRE PROTECTION	9224	0.75 -1.25
PUBLIC ORDER AND SAFETY, NEC	9229	0.75 -1.25
FINANCE, TAXATION, & MONETARY POLICY	9311	0.75 -1.25
ADMIN. OF EDUCATIONAL PROGRAMS	9411	0.75 -1.25
ADMIN. OF PUBLIC HEALTH PROGRAMS	9431	0.75 -1.25
ADMIN. OF SOCIAL & MANPOWER PROGRAMS	9441	0.75 -1.25
ADMINISTRATION OF VETERANS' AFFAIRS	9451	0.75 -1.25
AIR, WATER, & SOLID WASTE MANAGEMENT	9511	0.75 -1.25
LAND, MINERAL, WILDLIFE CONSERVATION	9512	0.75 -1.25
HOUSING PROGRAMS	9531	0.75 -1.25
URBAN AND COMMUNITY DEVELOPMENT	9532	0.75 -1.25
ADMIN. OF GENERAL ECONOMIC PROGRAMS	9611	0.75 -1.25
REGULATION, ADMIN. OF TRANSPORTATION	9621	0.75 -1.25
REGULATION, ADMIN. OF UTILITIES	9631	0.75 -1.25
REGULATION OF AGRICULTURAL MARKETING	9641	0.75 -1.25
REGULATION MISC. COMMERCIAL SECTORS	9651	0.75 -1.25
SPACE RESEARCH AND TECHNOLOGY	9661	0.75 -1.25
NONCLASSIFIABLE ESTABLISHMENTS	9999	0.75-1.25

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

3. Increased Limit Factors

Note: For limits below \$1M, interpolation/extrapolation should be used to determine Increased Limit Factors for limits not shown. For limits of \$1M and greater, the ILF is calculated using the following formula and rounded to 3 decimal places: $ILF = (\text{limit in millions})^{(.45)}$.

The chart below shows sample ILFs for limits over \$1 million calculated using the above formula.

Limit of Liability	Factor
\$100,000	0.350
\$250,000	0.500
\$500,000	0.750
\$750,000	0.900
\$1,000,000	1.000
\$2,000,000	1.366
\$2,500,000	1.510
\$3,000,000	1.639
\$4,000,000	1.866
\$5,000,000	2.063
\$7,500,000	2.476
\$10,000,000	2.818
\$15,000,000	3.383
\$25,000,000	4.257

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

4. Deductible Factors

The applicable deductible factor varies depending on the risk's annual gross revenues according to the chart below.

Deductible	Annual Gross Revenues (in million of \$)						
	<10	10 - 74	75 - 249	250-9,999	10,000-49,999	50,000-100,000	>100,000
250	1.300	1.407	1.460	1.701	1.973	2.448	3.234
500	1.130	1.223	1.270	1.479	1.715	2.129	2.812
1,000	1.000	1.082	1.123	1.309	1.518	1.884	2.488
2,500	0.952	1.030	1.069	1.246	1.445	1.793	2.368
5,000	0.924	1.000	1.038	1.209	1.402	1.741	2.299
10,000	0.890	0.963	1.000	1.165	1.351	1.677	2.215
25,000	0.840	0.909	0.944	1.100	1.275	1.582	2.090
50,000	0.764	0.827	0.858	1.000	1.159	1.439	1.901
100,000	0.659	0.713	0.740	0.863	1.000	1.241	1.639
250,000	0.531	0.575	0.596	0.695	0.806	1.000	1.321
500,000	0.402	0.435	0.452	0.526	0.610	0.757	1.000
1,000,000	0.342	0.370	0.384	0.448	0.519	0.644	0.851
5,000,000	0.235	0.254	0.264	0.308	0.357	0.443	0.585
10,000,000	0.200	0.216	0.225	0.262	0.303	0.377	0.497
15,000,000	0.182	0.197	0.204	0.238	0.276	0.343	0.453
20,000,000	0.170	0.184	0.191	0.223	0.258	0.320	0.423
25,000,000	0.162	0.175	0.181	0.211	0.245	0.304	0.402
30,000,000	0.155	0.168	0.174	0.203	0.235	0.292	0.385
35,000,000	0.149	0.162	0.168	0.195	0.227	0.281	0.372
40,000,000	0.145	0.157	0.163	0.189	0.220	0.273	0.360
45,000,000	0.141	0.152	0.158	0.184	0.214	0.265	0.350
50,000,000	0.137	0.149	0.154	0.180	0.209	0.259	0.342
55,000,000	0.134	0.145	0.151	0.176	0.204	0.253	0.334
60,000,000	0.132	0.143	0.148	0.172	0.200	0.248	0.328
65,000,000	0.129	0.140	0.145	0.169	0.196	0.243	0.322
70,000,000	0.127	0.138	0.143	0.166	0.193	0.239	0.316
75,000,000	0.125	0.135	0.140	0.164	0.190	0.236	0.311
80,000,000	0.123	0.133	0.138	0.161	0.187	0.232	0.306
85,000,000	0.121	0.131	0.136	0.159	0.184	0.229	0.302
90,000,000	0.120	0.130	0.135	0.157	0.182	0.226	0.298
95,000,000	0.118	0.128	0.133	0.155	0.180	0.223	0.294
100,000,000	0.117	0.127	0.131	0.153	0.177	0.220	0.291

5. Number of Retail Locations with cash exposure greater than deductible:

None	0.75 – 1.00
1 - 9 Locations	1.00
10 - 25 Locations	1.01 – 1.15
Over 25 Locations	1.16 – 1.25

6. Foreign Location Exposure:

None	0.85 – 1.00
Low	1.01 – 1.10
Moderate	1.11 – 1.25
High	1.26 – 1.50

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

7. Valuable Processing Materials:

Low	1.00 – 1.10
Moderate	1.11 – 1.25
High	1.26 – 1.50

8. External Audit Level, Internal Audit Function and Management Letter / Response:

Excellent	0.85 – 0.95
Acceptable	0.96 – 1.05
Minimal	1.06 – 1.15

9. Banking and Cash Management Controls:

Excellent	0.85 – 0.95
Acceptable	0.96 – 1.05
Minimal	1.06 – 1.15

10. Pre-employment Screening:

Excellent	0.85 – 0.95
Acceptable	0.96 – 1.05
Minimal	1.06 – 1.15

11. Inventory Management:

Excellent	0.85 – 0.95
Acceptable	0.96 – 1.05
Minimal	1.06 – 1.15

12. Vendor Management Guidelines:

Excellent	0.90 – 0.99
Acceptable	1.00 – 1.15
Minimal	1.16 – 1.50

13. Claim Activity (applicable to each crime insuring clause, credit card endorsement and funds transfer fraud endorsement purchased):

None	0.75 – 1.00
Minimal	1.01 – 1.10
Moderate	1.11 – 1.25
Significant	1.26 – 5.00

14. Financial Stability (applicable to each crime insuring clause, credit card endorsement and funds transfer fraud endorsement purchased):

Strong	0.80 – 0.95
Average	0.96 – 1.10
Deteriorating	1.11 – 1.40

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

15. Quality of Management (applicable to each crime insuring clause, credit card endorsement and funds transfer fraud endorsement purchased):

Excellent	0.80 – 0.95
Average	0.96 – 1.05
Below Average	1.06 – 1.25
Poor	1.26 – 1.50

16. Number of Years in Business (applicable to each crime insuring clause, credit card endorsement and funds transfer fraud endorsement purchased):

Less than 5 Years	1.16 – 1.35
5 to 10 Years	1.01 – 1.15
Over 10 Years	0.95 – 1.00

17. Merger and Acquisition Activity (applicable to each crime insuring clause, credit card endorsement and funds transfer fraud endorsement purchased):

None	1.00
Little Activity	1.01 – 1.10
Moderate Activity	1.11 – 1.35
Highly Acquisitive	1.36 – 1.75

18. Complexity of Risk (applicable to each crime insuring clause, credit card endorsement and funds transfer fraud endorsement purchased):

Low	0.90 – 0.99
Average	1.00
High	1.01 – 1.20

B. FORGERY OR ALTERATION COVERAGE Insuring Clause 2

The following base loss costs apply depending on the limit selected according to the table below. The factors in the charts that follow should be applied multiplicatively to the selected base loss cost. Base Loss Costs are for the selected limit. The base deductible for the risk's size is shown in sub-section 2 below. The following chart lists base loss costs for limits up to \$1 million.

1. Base Loss Costs

Limit of Liability	Base Loss Cost
\$10,000	\$7.0600
\$15,000	\$9.1780
\$20,000	\$10.5900
\$25,000	\$12.0020
\$30,000	\$13.4140
\$40,000	\$16.2380
\$50,000	\$18.3560
\$75,000	\$24.7100
\$100,000	\$31.0640
\$200,000	\$57.1860
\$250,000	\$68.4820
\$500,000	\$121.4320
\$750,000	\$164.4980
\$1,000,000	\$207.5640

For limits over \$1 million, the annual loss cost is \$0.1059 per thousand of additional limit.

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

2. Deductible Factors

The applicable deductible factor varies depending on the risk's annual gross revenues according to the chart below.

Deductible	Annual Gross Revenues (in million of \$)						
	<10	10 - 74	75 - 249	250-9,999	10,000-49,999	50,000-100,000	>100,000
250	1.300	1.407	1.460	1.701	1.973	2.448	3.234
500	1.130	1.223	1.270	1.479	1.715	2.129	2.812
1,000	1.000	1.082	1.123	1.309	1.518	1.884	2.488
2,500	0.952	1.030	1.069	1.246	1.445	1.793	2.368
5,000	0.924	1.000	1.038	1.209	1.402	1.741	2.299
10,000	0.890	0.963	1.000	1.165	1.351	1.677	2.215
25,000	0.840	0.909	0.944	1.100	1.275	1.582	2.090
50,000	0.764	0.827	0.858	1.000	1.159	1.439	1.901
100,000	0.659	0.713	0.740	0.863	1.000	1.241	1.639
250,000	0.531	0.575	0.596	0.695	0.806	1.000	1.321
500,000	0.402	0.435	0.452	0.526	0.610	0.757	1.000
1,000,000	0.342	0.370	0.384	0.448	0.519	0.644	0.851
5,000,000	0.235	0.254	0.264	0.308	0.357	0.443	0.585
10,000,000	0.200	0.216	0.225	0.262	0.303	0.377	0.497
15,000,000	0.182	0.197	0.204	0.238	0.276	0.343	0.453
20,000,000	0.170	0.184	0.191	0.223	0.258	0.320	0.423
25,000,000	0.162	0.175	0.181	0.211	0.245	0.304	0.402
30,000,000	0.155	0.168	0.174	0.203	0.235	0.292	0.385
35,000,000	0.149	0.162	0.168	0.195	0.227	0.281	0.372
40,000,000	0.145	0.157	0.163	0.189	0.220	0.273	0.360
45,000,000	0.141	0.152	0.158	0.184	0.214	0.265	0.350
50,000,000	0.137	0.149	0.154	0.180	0.209	0.259	0.342
55,000,000	0.134	0.145	0.151	0.176	0.204	0.253	0.334
60,000,000	0.132	0.143	0.148	0.172	0.200	0.248	0.328
65,000,000	0.129	0.140	0.145	0.169	0.196	0.243	0.322
70,000,000	0.127	0.138	0.143	0.166	0.193	0.239	0.316
75,000,000	0.125	0.135	0.140	0.164	0.190	0.236	0.311
80,000,000	0.123	0.133	0.138	0.161	0.187	0.232	0.306
85,000,000	0.121	0.131	0.136	0.159	0.184	0.229	0.302
90,000,000	0.120	0.130	0.135	0.157	0.182	0.226	0.298
95,000,000	0.118	0.128	0.133	0.155	0.180	0.223	0.294
100,000,000	0.117	0.127	0.131	0.153	0.177	0.220	0.291

3. Internal Controls Modifier:

Weak	1.00 – 1.25
Acceptable	1.00
Excellent	0.75 – 1.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

C. INSIDE THE PREMISES COVERAGE Insuring Clause 3

The following base loss costs apply based on the risk's number of locations. For the purpose of selecting the appropriate deductible factor, revenue is defined as the firm's calendar year annual gross revenue. The factors in the charts that follow should be applied multiplicatively to the selected base loss cost.

1. Base Loss Cost

A. ALL CLASSES OTHER THAN RETAIL STORES AND CERTAIN EXCEPTION CLASSES

The base loss cost is for \$1,000,000 limit

BASE LOSS COSTS

Total number of Locations	Inside the Premises
1-5	\$264.75
6-10	\$388.30
11 or more	\$529.50

B. RETAIL STORES / RESTAURANTS

For risks in SIC Codes 5300 through 5999 (see Employee Dishonesty section for class definitions), the loss costs below shall apply:

BASE LOSS COSTS

Total number of Locations	Inside the Premises
1-5	\$706.00
6-10	\$1,059.00
11 or more	\$1,412.00

C. EXCEPTION CLASSES:

Loss Costs for risks in the following classes of business shall be developed using the ranges of loss costs indicated:

BASE LOSS COSTS

Currency Exchanges	Fairs	Casinos
Theaters	Race Tracks	Electronics
Amusement Parks		

Inside the Premises Loss Cost per \$1,000 \$1.412 - \$5.648

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

2. Increased Limit Factors

Note: For limits below \$1M, interpolation/extrapolation should be used to determine Increased Limit Factors for limits not shown. For limits of \$1M and greater, the ILF is calculated using the following formula and rounding to 3 decimal places: $ILF = (\text{limit in millions})^{(.45)}$.

The chart below shows sample ILFs for limits over \$1 million calculated using the above formula.

Limit of Liability	Factor
\$10,000	0.260
\$25,000	0.275
\$50,000	0.300
\$100,000	0.350
\$250,000	0.500
\$500,000	0.750
\$750,000	0.900
\$1,000,000	1.000
\$2,000,000	1.366
\$2,500,000	1.510
\$3,000,000	1.639
\$4,000,000	1.866
\$5,000,000	2.063
\$7,500,000	2.476
\$10,000,000	2.818
\$15,000,000	3.383
\$25,000,000	4.257

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

3. Deductible Factors

The applicable deductible factor varies depending on the risk's annual gross revenues according to the chart below.

Deductible	Annual Gross Revenues (in million of \$)						
	<10	10 - 74	75 - 249	250-9,999	10,000-49,999	50,000-100,000	>100,000
250	1.300	1.407	1.460	1.701	1.973	2.448	3.234
500	1.130	1.223	1.270	1.479	1.715	2.129	2.812
1,000	1.000	1.082	1.123	1.309	1.518	1.884	2.488
2,500	0.952	1.030	1.069	1.246	1.445	1.793	2.368
5,000	0.924	1.000	1.038	1.209	1.402	1.741	2.299
10,000	0.890	0.963	1.000	1.165	1.351	1.677	2.215
25,000	0.840	0.909	0.944	1.100	1.275	1.582	2.090
50,000	0.764	0.827	0.858	1.000	1.159	1.439	1.901
100,000	0.659	0.713	0.740	0.863	1.000	1.241	1.639
250,000	0.531	0.575	0.596	0.695	0.806	1.000	1.321
500,000	0.402	0.435	0.452	0.526	0.610	0.757	1.000
1,000,000	0.342	0.370	0.384	0.448	0.519	0.644	0.851
5,000,000	0.235	0.254	0.264	0.308	0.357	0.443	0.585
10,000,000	0.200	0.216	0.225	0.262	0.303	0.377	0.497
15,000,000	0.182	0.197	0.204	0.238	0.276	0.343	0.453
20,000,000	0.170	0.184	0.191	0.223	0.258	0.320	0.423
25,000,000	0.162	0.175	0.181	0.211	0.245	0.304	0.402
30,000,000	0.155	0.168	0.174	0.203	0.235	0.292	0.385
35,000,000	0.149	0.162	0.168	0.195	0.227	0.281	0.372
40,000,000	0.145	0.157	0.163	0.189	0.220	0.273	0.360
45,000,000	0.141	0.152	0.158	0.184	0.214	0.265	0.350
50,000,000	0.137	0.149	0.154	0.180	0.209	0.259	0.342
55,000,000	0.134	0.145	0.151	0.176	0.204	0.253	0.334
60,000,000	0.132	0.143	0.148	0.172	0.200	0.248	0.328
65,000,000	0.129	0.140	0.145	0.169	0.196	0.243	0.322
70,000,000	0.127	0.138	0.143	0.166	0.193	0.239	0.316
75,000,000	0.125	0.135	0.140	0.164	0.190	0.236	0.311
80,000,000	0.123	0.133	0.138	0.161	0.187	0.232	0.306
85,000,000	0.121	0.131	0.136	0.159	0.184	0.229	0.302
90,000,000	0.120	0.130	0.135	0.157	0.182	0.226	0.298
95,000,000	0.118	0.128	0.133	0.155	0.180	0.223	0.294
100,000,000	0.117	0.127	0.131	0.153	0.177	0.220	0.291

4. Internal Controls Modifier:

Weak	1.00 – 1.25
Acceptable	1.00
Excellent	0.75 – 1.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

D. OUTSIDE THE PREMISES COVERAGE Insuring Clause 4

The following base loss costs apply based on the risk's number of locations. For the purpose of selecting the appropriate deductible factor, revenue is defined as the firm's calendar year annual gross revenue. The factors in the charts that follow should be applied multiplicatively to the selected base loss cost.

1. Base Loss Cost

A. ALL CLASSES OTHER THAN RETAIL STORES AND CERTAIN EXCEPTION CLASSES

The base loss cost is for \$1,000,000 limit

BASE LOSS COSTS

Total number of Locations	Outside the Premises
1-5	\$105.90
6-10	\$158.85
11 or more	\$211.80

B. RETAIL STORES / RESTAURANTS

For risks in SIC Codes 5300 through 5999 (see Employee Dishonesty section for class definitions), the loss costs below shall apply:

BASE LOSS COSTS

Total number of Locations	Outside the Premises
1-5	\$282.40
6-10	\$423.60
11 or more	\$564.80

C. EXCEPTION CLASSES:

Loss Costs for risks in the following classes of business shall be developed using the ranges of loss costs indicated:

BASE LOSS COSTS

Currency Exchanges
Theaters
Amusement Parks

Fairs
Race Tracks

Casinos
Electronics

Outside the Premises Loss Cost per \$1,000

\$0.706 - \$2.824

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

2. Increased Limit Factors

Note: For limits below \$1M, interpolation/extrapolation should be used to determine Increased Limit Factors for limits not shown. For limits of \$1m and greater, the ILF is calculated using the following formula and rounding to 3 decimal places: $ILF = (\text{limit in millions})^{.45}$.

The chart below shows sample ILFs for limits over \$1 million calculated using the above formula.

Limit of Liability	Factor
\$10,000	0.260
\$25,000	0.275
\$50,000	0.300
\$100,000	0.350
\$250,000	0.500
\$500,000	0.750
\$750,000	0.900
\$1,000,000	1.000
\$2,000,000	1.366
\$2,500,000	1.510
\$3,000,000	1.639
\$4,000,000	1.866
\$5,000,000	2.063
\$7,500,000	2.476
\$10,000,000	2.818
\$15,000,000	3.383
\$25,000,000	4.257

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

3. Deductible Factors

The applicable deductible factor varies depending on the risk's annual gross revenues according to the chart below.

Deductible	Annual Gross Revenues (in million of \$)						
	<10	10 - 74	75 - 249	250-9,999	10,000-49,999	50,000-100,000	>100,000
250	1.300	1.407	1.460	1.701	1.973	2.448	3.234
500	1.130	1.223	1.270	1.479	1.715	2.129	2.812
1,000	1.000	1.082	1.123	1.309	1.518	1.884	2.488
2,500	0.952	1.030	1.069	1.246	1.445	1.793	2.368
5,000	0.924	1.000	1.038	1.209	1.402	1.741	2.299
10,000	0.890	0.963	1.000	1.165	1.351	1.677	2.215
25,000	0.840	0.909	0.944	1.100	1.275	1.582	2.090
50,000	0.764	0.827	0.858	1.000	1.159	1.439	1.901
100,000	0.659	0.713	0.740	0.863	1.000	1.241	1.639
250,000	0.531	0.575	0.596	0.695	0.806	1.000	1.321
500,000	0.402	0.435	0.452	0.526	0.610	0.757	1.000
1,000,000	0.342	0.370	0.384	0.448	0.519	0.644	0.851
5,000,000	0.235	0.254	0.264	0.308	0.357	0.443	0.585
10,000,000	0.200	0.216	0.225	0.262	0.303	0.377	0.497
15,000,000	0.182	0.197	0.204	0.238	0.276	0.343	0.453
20,000,000	0.170	0.184	0.191	0.223	0.258	0.320	0.423
25,000,000	0.162	0.175	0.181	0.211	0.245	0.304	0.402
30,000,000	0.155	0.168	0.174	0.203	0.235	0.292	0.385
35,000,000	0.149	0.162	0.168	0.195	0.227	0.281	0.372
40,000,000	0.145	0.157	0.163	0.189	0.220	0.273	0.360
45,000,000	0.141	0.152	0.158	0.184	0.214	0.265	0.350
50,000,000	0.137	0.149	0.154	0.180	0.209	0.259	0.342
55,000,000	0.134	0.145	0.151	0.176	0.204	0.253	0.334
60,000,000	0.132	0.143	0.148	0.172	0.200	0.248	0.328
65,000,000	0.129	0.140	0.145	0.169	0.196	0.243	0.322
70,000,000	0.127	0.138	0.143	0.166	0.193	0.239	0.316
75,000,000	0.125	0.135	0.140	0.164	0.190	0.236	0.311
80,000,000	0.123	0.133	0.138	0.161	0.187	0.232	0.306
85,000,000	0.121	0.131	0.136	0.159	0.184	0.229	0.302
90,000,000	0.120	0.130	0.135	0.157	0.182	0.226	0.298
95,000,000	0.118	0.128	0.133	0.155	0.180	0.223	0.294
100,000,000	0.117	0.127	0.131	0.153	0.177	0.220	0.291

4. Internal Controls Modifier:

Weak	1.00 – 1.25
Acceptable	1.00
Excellent	0.75 – 1.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

E. COMPUTER FRAUD Insuring Clause 5

1. Base Loss Costs

The factors in the following charts should be applied multiplicatively to the following base loss costs. Insureds with \$1 billion or more in internet based revenues will be 'a' rated.

A. Computer Fraud Base Loss Cost \$141.20 for \$1,000,000 limit of liability

B. Sales Modifier

Internet Based Revenues	Factor
> \$0 and <= \$10M	1.00– 1.05
> \$10M and <= \$25M	1.06– 1.10
> \$25M and <= \$75M	1.11– 1.15
> \$75M and <= \$250M	1.16– 1.25
> \$250M	1.26– 1.50

2. Increased Limit Factors

Note: For limits below \$1M, interpolation/extrapolation should be used to determine Increased Limit Factors for limits not shown. For limits of \$1m and greater, the ILF is calculated using the following formula and rounding to 3 decimal places: $ILF = (\text{limit in millions})^{(.45)}$.

The chart below shows sample ILFs for limits over \$1 million calculated using the above formula.

Limit of Liability	Factor
\$10,000	0.260
\$25,000	0.275
\$50,000	0.300
\$100,000	0.350
\$250,000	0.500
\$500,000	0.750
\$750,000	0.900
\$1,000,000	1.000
\$2,000,000	1.366
\$2,500,000	1.510
\$3,000,000	1.639
\$4,000,000	1.866
\$5,000,000	2.063
\$7,500,000	2.476
\$10,000,000	2.818
\$15,000,000	3.383
\$25,000,000	4.257

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

3. Deductible Factors

The applicable deductible factor varies depending on the risk's annual gross revenues according to the chart below.

Deductible	Annual Gross Revenues (in million of \$)						
	<10	10 - 74	75 - 249	250-9,999	10,000-49,999	50,000-100,000	>100,000
250	1.300	1.407	1.460	1.701	1.973	2.448	3.234
500	1.130	1.223	1.270	1.479	1.715	2.129	2.812
1,000	1.000	1.082	1.123	1.309	1.518	1.884	2.488
2,500	0.952	1.030	1.069	1.246	1.445	1.793	2.368
5,000	0.924	1.000	1.038	1.209	1.402	1.741	2.299
10,000	0.890	0.963	1.000	1.165	1.351	1.677	2.215
25,000	0.840	0.909	0.944	1.100	1.275	1.582	2.090
50,000	0.764	0.827	0.858	1.000	1.159	1.439	1.901
100,000	0.659	0.713	0.740	0.863	1.000	1.241	1.639
250,000	0.531	0.575	0.596	0.695	0.806	1.000	1.321
500,000	0.402	0.435	0.452	0.526	0.610	0.757	1.000
1,000,000	0.342	0.370	0.384	0.448	0.519	0.644	0.851
5,000,000	0.235	0.254	0.264	0.308	0.357	0.443	0.585
10,000,000	0.200	0.216	0.225	0.262	0.303	0.377	0.497
15,000,000	0.182	0.197	0.204	0.238	0.276	0.343	0.453
20,000,000	0.170	0.184	0.191	0.223	0.258	0.320	0.423
25,000,000	0.162	0.175	0.181	0.211	0.245	0.304	0.402
30,000,000	0.155	0.168	0.174	0.203	0.235	0.292	0.385
35,000,000	0.149	0.162	0.168	0.195	0.227	0.281	0.372
40,000,000	0.145	0.157	0.163	0.189	0.220	0.273	0.360
45,000,000	0.141	0.152	0.158	0.184	0.214	0.265	0.350
50,000,000	0.137	0.149	0.154	0.180	0.209	0.259	0.342
55,000,000	0.134	0.145	0.151	0.176	0.204	0.253	0.334
60,000,000	0.132	0.143	0.148	0.172	0.200	0.248	0.328
65,000,000	0.129	0.140	0.145	0.169	0.196	0.243	0.322
70,000,000	0.127	0.138	0.143	0.166	0.193	0.239	0.316
75,000,000	0.125	0.135	0.140	0.164	0.190	0.236	0.311
80,000,000	0.123	0.133	0.138	0.161	0.187	0.232	0.306
85,000,000	0.121	0.131	0.136	0.159	0.184	0.229	0.302
90,000,000	0.120	0.130	0.135	0.157	0.182	0.226	0.298
95,000,000	0.118	0.128	0.133	0.155	0.180	0.223	0.294
100,000,000	0.117	0.127	0.131	0.153	0.177	0.220	0.291

4. Internal Controls Modifier:

Weak	1.00 – 1.25
Acceptable	1.00
Excellent	0.75 – 1.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

F. MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY FRAUD COVERAGE Insuring Clause 6

Determine the appropriate base loss cost according to the table below. The factors in the following charts should be applied multiplicatively to these base loss costs.

1. Base Loss Costs

Limit of Liability	Base Loss Cost
\$10,000	\$4.942
\$25,000	\$7.060
\$50,000	\$11.296
\$100,000	\$20.474
\$250,000	\$46.596
\$500,000	\$91.074
\$1,000,000	\$179.324

For Limits over \$1,000,000 the Annual Loss Cost is \$0.0706 per thousand of additional limit.

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

2. Deductible Factors

The applicable deductible factor varies depending on the risk's annual gross revenues according to the chart below.

Deductible	Annual Gross Revenues (in million of \$)						
	<10	10 - 74	75 - 249	250-9,999	10,000-49,999	50,000-100,000	>100,000
250	1.300	1.407	1.460	1.701	1.973	2.448	3.234
500	1.130	1.223	1.270	1.479	1.715	2.129	2.812
1,000	1.000	1.082	1.123	1.309	1.518	1.884	2.488
2,500	0.952	1.030	1.069	1.246	1.445	1.793	2.368
5,000	0.924	1.000	1.038	1.209	1.402	1.741	2.299
10,000	0.890	0.963	1.000	1.165	1.351	1.677	2.215
25,000	0.840	0.909	0.944	1.100	1.275	1.582	2.090
50,000	0.764	0.827	0.858	1.000	1.159	1.439	1.901
100,000	0.659	0.713	0.740	0.863	1.000	1.241	1.639
250,000	0.531	0.575	0.596	0.695	0.806	1.000	1.321
500,000	0.402	0.435	0.452	0.526	0.610	0.757	1.000
1,000,000	0.342	0.370	0.384	0.448	0.519	0.644	0.851
5,000,000	0.235	0.254	0.264	0.308	0.357	0.443	0.585
10,000,000	0.200	0.216	0.225	0.262	0.303	0.377	0.497
15,000,000	0.182	0.197	0.204	0.238	0.276	0.343	0.453
20,000,000	0.170	0.184	0.191	0.223	0.258	0.320	0.423
25,000,000	0.162	0.175	0.181	0.211	0.245	0.304	0.402
30,000,000	0.155	0.168	0.174	0.203	0.235	0.292	0.385
35,000,000	0.149	0.162	0.168	0.195	0.227	0.281	0.372
40,000,000	0.145	0.157	0.163	0.189	0.220	0.273	0.360
45,000,000	0.141	0.152	0.158	0.184	0.214	0.265	0.350
50,000,000	0.137	0.149	0.154	0.180	0.209	0.259	0.342
55,000,000	0.134	0.145	0.151	0.176	0.204	0.253	0.334
60,000,000	0.132	0.143	0.148	0.172	0.200	0.248	0.328
65,000,000	0.129	0.140	0.145	0.169	0.196	0.243	0.322
70,000,000	0.127	0.138	0.143	0.166	0.193	0.239	0.316
75,000,000	0.125	0.135	0.140	0.164	0.190	0.236	0.311
80,000,000	0.123	0.133	0.138	0.161	0.187	0.232	0.306
85,000,000	0.121	0.131	0.136	0.159	0.184	0.229	0.302
90,000,000	0.120	0.130	0.135	0.157	0.182	0.226	0.298
95,000,000	0.118	0.128	0.133	0.155	0.180	0.223	0.294
100,000,000	0.117	0.127	0.131	0.153	0.177	0.220	0.291

3. Internal Controls Modifier:

Weak	1.00 – 1.25
Acceptable	1.00
Excellent	0.75 – 1.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

G. CLIENT PROPERTY COVERAGE Endorsement

Coverage can only be purchased in conjunction with Employee Dishonesty Coverage. The selected factor from the table below should be applied multiplicatively to Employee Dishonesty premium developed in A.

Third Party Exposure Factor

Low Third Party Exposure	1.00 - 1.10
Moderate Third Party Exposure	1.11 - 1.25
High Third Party Exposure	1.26 - 1.50

H. CREDIT CARD COVERAGE Endorsement

Determine the appropriate base loss cost according to the table below. The factors in the following charts should be applied multiplicatively to these base loss costs.

1. Base Loss Costs

The following chart lists bases loss costs for limits up to \$1 million. For limits over \$1 million, the annual loss cost is \$0.13414 per thousand of additional limit.

Limit of Liability	Base Loss Cost
\$10,000	\$8.472
\$25,000	\$18.356
\$50,000	\$31.770
\$100,000	\$55.774
\$250,000	\$119.314
\$500,000	\$158.850
\$1,000,000	\$197.680

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

2. Deductible Factors

The applicable deductible factor varies depending on the risk's annual gross revenues according to the chart below.

Deductible	Annual Gross Revenues (in million of \$)						
	<10	10 - 74	75 - 249	250-9,999	10,000-49,999	50,000-100,000	>100,000
250	1.300	1.407	1.460	1.701	1.973	2.448	3.234
500	1.130	1.223	1.270	1.479	1.715	2.129	2.812
1,000	1.000	1.082	1.123	1.309	1.518	1.884	2.488
2,500	0.952	1.030	1.069	1.246	1.445	1.793	2.368
5,000	0.924	1.000	1.038	1.209	1.402	1.741	2.299
10,000	0.890	0.963	1.000	1.165	1.351	1.677	2.215
25,000	0.840	0.909	0.944	1.100	1.275	1.582	2.090
50,000	0.764	0.827	0.858	1.000	1.159	1.439	1.901
100,000	0.659	0.713	0.740	0.863	1.000	1.241	1.639
250,000	0.531	0.575	0.596	0.695	0.806	1.000	1.321
500,000	0.402	0.435	0.452	0.526	0.610	0.757	1.000
1,000,000	0.342	0.370	0.384	0.448	0.519	0.644	0.851
5,000,000	0.235	0.254	0.264	0.308	0.357	0.443	0.585
10,000,000	0.200	0.216	0.225	0.262	0.303	0.377	0.497
15,000,000	0.182	0.197	0.204	0.238	0.276	0.343	0.453
20,000,000	0.170	0.184	0.191	0.223	0.258	0.320	0.423
25,000,000	0.162	0.175	0.181	0.211	0.245	0.304	0.402
30,000,000	0.155	0.168	0.174	0.203	0.235	0.292	0.385
35,000,000	0.149	0.162	0.168	0.195	0.227	0.281	0.372
40,000,000	0.145	0.157	0.163	0.189	0.220	0.273	0.360
45,000,000	0.141	0.152	0.158	0.184	0.214	0.265	0.350
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60,000,000	0.132	0.143	0.148	0.172	0.200	0.248	0.328
65,000,000	0.129	0.140	0.145	0.169	0.196	0.243	0.322
70,000,000	0.127	0.138	0.143	0.166	0.193	0.239	0.316
75,000,000	0.125	0.135	0.140	0.164	0.190	0.236	0.311
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85,000,000	0.121	0.131	0.136	0.159	0.184	0.229	0.302
90,000,000	0.120	0.130	0.135	0.157	0.182	0.226	0.298
95,000,000	0.118	0.128	0.133	0.155	0.180	0.223	0.294
100,000,000	0.117	0.127	0.131	0.153	0.177	0.220	0.291

3. Internal Controls Modifier:

Weak	1.00 – 1.25
Acceptable	1.00
Excellent	0.75 – 1.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

I. EXPENSE COVERAGE Endorsement

Coverage can only be purchased in conjunction with Employee Dishonesty Coverage. The selected factor from the table below should be applied multiplicatively to each insuring clause and endorsement purchased.

Expense Limit Relative to Employee Dishonesty Limit

0 - 5%	1.00 - 1.15
5 - 10%	1.16 - 1.50
10 - 25%	1.51 - 3.00

J. FUNDS TRANSFER FRAUD COVERAGE Endorsement

1. Base Loss Costs

The factors in the following charts should be applied multiplicatively to the following base loss costs. Insureds with \$1 billion or more in internet based revenues will be 'a' rated.

A. Funds Transfer Fraud Base Loss Cost \$141.20 for \$1,000,000 limit of liability

B. Sales Modifier

Internet Based Revenues	Factor
> \$0 and <= \$10M	1.00– 1.05
> \$10M and <= \$25M	1.06– 1.10
> \$25M and <= \$75M	1.11– 1.15
> \$75M and <= \$250M	1.16– 1.25
> \$250M	1.26– 1.50

2. Increased Limit Factors

Note: For limits below \$1M, interpolation/extrapolation should be used to determine Increased Limit Factors for limits not shown. For limits of \$1m and greater, the ILF is calculated using the following formula and rounding to 3 decimal places: $ILF = (\text{limit in millions})^{(.45)}$.

The chart below shows sample ILFs for limits over \$1 million calculated using the above formula.

Limit of Liability	Factor
\$10,000	0.260
\$25,000	0.275
\$50,000	0.300
\$100,000	0.350
\$250,000	0.500
\$500,000	0.750
\$750,000	0.900
\$1,000,000	1.000
\$2,000,000	1.366
\$2,500,000	1.510
\$3,000,000	1.639
\$4,000,000	1.866
\$5,000,000	2.063
\$7,500,000	2.476
\$10,000,000	2.818
\$15,000,000	3.383
\$25,000,000	4.257

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

3. Deductible Factors

The applicable deductible factor varies depending on the risk's annual gross revenues according to the chart below.

Deductible	Annual Gross Revenues (in million of \$)						
	<10	10 - 74	75 - 249	250-9,999	10,000-49,999	50,000-100,000	>100,000
250	1.300	1.407	1.460	1.701	1.973	2.448	3.234
500	1.130	1.223	1.270	1.479	1.715	2.129	2.812
1,000	1.000	1.082	1.123	1.309	1.518	1.884	2.488
2,500	0.952	1.030	1.069	1.246	1.445	1.793	2.368
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10,000	0.890	0.963	1.000	1.165	1.351	1.677	2.215
25,000	0.840	0.909	0.944	1.100	1.275	1.582	2.090
50,000	0.764	0.827	0.858	1.000	1.159	1.439	1.901
100,000	0.659	0.713	0.740	0.863	1.000	1.241	1.639
250,000	0.531	0.575	0.596	0.695	0.806	1.000	1.321
500,000	0.402	0.435	0.452	0.526	0.610	0.757	1.000
1,000,000	0.342	0.370	0.384	0.448	0.519	0.644	0.851
5,000,000	0.235	0.254	0.264	0.308	0.357	0.443	0.585
10,000,000	0.200	0.216	0.225	0.262	0.303	0.377	0.497
15,000,000	0.182	0.197	0.204	0.238	0.276	0.343	0.453
20,000,000	0.170	0.184	0.191	0.223	0.258	0.320	0.423
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35,000,000	0.149	0.162	0.168	0.195	0.227	0.281	0.372
40,000,000	0.145	0.157	0.163	0.189	0.220	0.273	0.360
45,000,000	0.141	0.152	0.158	0.184	0.214	0.265	0.350
50,000,000	0.137	0.149	0.154	0.180	0.209	0.259	0.342
55,000,000	0.134	0.145	0.151	0.176	0.204	0.253	0.334
60,000,000	0.132	0.143	0.148	0.172	0.200	0.248	0.328
65,000,000	0.129	0.140	0.145	0.169	0.196	0.243	0.322
70,000,000	0.127	0.138	0.143	0.166	0.193	0.239	0.316
75,000,000	0.125	0.135	0.140	0.164	0.190	0.236	0.311
80,000,000	0.123	0.133	0.138	0.161	0.187	0.232	0.306
85,000,000	0.121	0.131	0.136	0.159	0.184	0.229	0.302
90,000,000	0.120	0.130	0.135	0.157	0.182	0.226	0.298
95,000,000	0.118	0.128	0.133	0.155	0.180	0.223	0.294
100,000,000	0.117	0.127	0.131	0.153	0.177	0.220	0.291

4. Internal Controls Modifier:

Weak	1.00 – 1.25
Acceptable	1.00
Excellent	0.75 – 1.00

Berkshire Hathaway Specialty Insurance

CRIME PROTECTION POLICY COUNTRYWIDE RATING PLAN

K. EXPANSIVE/RESTRICTIVE ENDORSEMENTS FACTOR

The expansive/Restrictive Endorsements Factor is determined by assigning a rating factor (as described below) which reflects the degree of greater/lesser exposure to the account.

The Expansive/Restrictive Endorsement Factor is applied to each coverage section.

The following table is used to determine the Expansive/Restrictive Endorsements Factor:

Net Impact of Expansive/Restrictive Endorsements on Exposure to Account	Factor
Net Impact of Endorsements Generates Materially Less Exposure	0.75 – 0.90
Net Impact of Endorsements Generates Somewhat Less Exposure	0.90 – 1.00
Net Impact of Endorsements is Nil/ No Endorsements	1.00
Net Impact of Endorsements Generates Somewhat Greater Exposure	1.00 – 1.25
Net Impact of Endorsements Generates Materially Greater Exposure	1.25 – 1.50

L. Policy Length Adjustment Mod

Policy Length Adjustment Mod is calculated as the difference between policy expiration date and policy effective date divided by 365.25/12, rounded to the nearest integer and divided by 12.

The formula is as follows:

$\text{Round}((\text{Policy Expiration Date} - \text{Policy Effective Date}) / (365.25/12), 1) / 12$

State:	District of Columbia	Filing Company:	Berkshire Hathaway Specialty Insurance Company
TOI/Sub-TOI:	23.0 Fidelity/23.0000 Fidelity		
Product Name:	Crime Protection Policy		
Project Name/Number:	Fidelity - Crime Protection Policy/BHSIC-CPR-15		

Supporting Document Schedules

Satisfied - Item:	Consulting Authorization
Comments:	
Attachment(s):	1 - FA Letter - BHSIC.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	N/A - This is a new program filing; therefore, there is no rate impact as a result of this filing and no data to provide.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A - This is a new program filing; therefore, there is no rate impact as a result of this filing and no data to provide.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A - This is a new program filing; therefore, there is no rate impact as a result of this filing and no data to provide.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Memo
Comments:	
Attachment(s):	2 - BHSIC Filing Memo.pdf
Item Status:	
Status Date:	



Berkshire Hathaway Specialty Insurance

LETTER OF FILING AUTHORIZATION

This letter will certify that Insurance Regulatory Consultants, LLC ("IRC") has been given authorization to submit filings on behalf of the insurance company listed below ("Company") consistent with the agreements between the parties and their affiliates, both written and oral.

This authorization extends to all correspondence regarding these filings.

Berkshire Hathaway Specialty Insurance Company

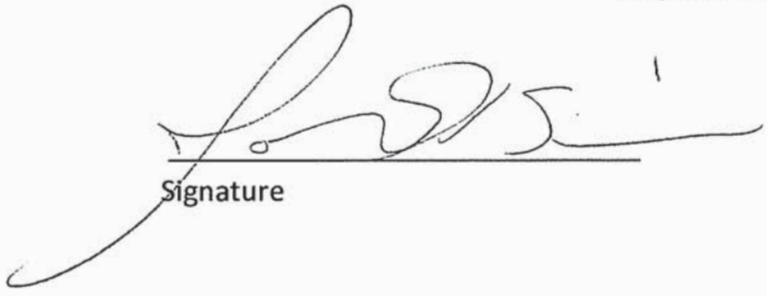
Company Name

22276

NAIC Number

CRIME PROTECTION POLICY

Project/Subject/Program


Signature

March 18, 2015

Date

John C. Skinner, Esquire

Name

VP – Assistant General Counsel

Title

(617) 936-2929

Telephone Number

John.Skinner@BHSpecialty.com

Email Address

Berkshire Hathaway Specialty Insurance Fidelity - Crime Protection Policy

Filing Memorandum

Berkshire Hathaway Specialty Insurance Company (BHSIC), a member of the Surety and Fidelity Association of America (SFAA), is submitting forms, rates and rules for its new Crime Protection Policy product.

This new program filing introduces the company's independent forms (endorsements, declarations, applications) that will be used with the SFAA's Crime Protection Policy (Form SP 00 01) and SFAA Endorsements, which have been filed on BHSIC's behalf by the SFAA. It should be noted that independent forms EP-CPR-019-03/2015 - INCLUDE COVERAGE FOR FUNDS TRANSFER FRAUD and EP-CPR-020-03/2015 - EXECUTIVE IMPERSONATION will be replacing their SFAA equivalents (SE 00 41 and SE 00 48).

This program also introduces the company's proprietary Crime Protection Policy – Countrywide Rating Plan.